

CHAPTER 4

ACTIVITY

OBJECTIVE

The purpose of this activity is for students to see how making minimum payments on a credit card is very costly. Students will analyze the payment history of a person making minimum payments and calculate the additional cost in interest.

Making the Minimum

Teacher Directions

Hand out the student activity sheet and minimum payment schedule. Students will read the scenario and analyze data to answer the problems.

Answers

1. \$1,119.57
2. 154 months of payments + 12 months = 12 years, 10 months
3. Month 90 (\$3.68) to month 91 (\$3.71)
4. Add interest paid for months 1-12 = \$164.45 + (minimum payments for months 1-12 = \$259.65) = 63.33%
5. Month 111 \$5.08 principal vs. \$4.92 interest
6. Yes. \$10.00 month 90-153 the payment stays at \$10.00
7. Yes, monthly interest paid the first month (\$14.41) + original balance (\$910) * 12 (to convert to annual rate) = 19%

Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key

L Cohen



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3cd1 3ya1 3yc1 2kc1 3kc1 3kr1 2ab1 3ab1 3la1 3lb1 3ld1 2 4lb1 4lc1 4le1 2 c240 left front top part of cylinder block 4ja1
4jb1 4jc1 4jg1 2 4jj1 4bb1 4bd1 4bg1 6bb1 6bd1 6bf1 6bg1 4hk1 right center lower

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web in order to select engine parts it is required engine serial number which is indicated on the engine block and or engine type and model engine s type serial number location 3cb1 3cd1 on the left in the center of the lower part of the cylinder block between the front engine support and the starter 3ya1 3yc1

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