

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

EW Minium



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Resources in Education ,1991-10 **16-19** Tom Whiteside,Alan Sutton,Tim Everton,2022-06-30 First published in 1992 16 19 Changes in Education and Training explores the context and background to the demand for reform in 16 19 education and sets out in broad and structured terms an agenda for change It also considers specific initiatives and developments which in different ways can be seen as vehicles for achieving change and assesses the possibility of significant progress in relation to the agenda for action in the face of competing financial claims and a shifting political agenda This book is an essential read for scholars and researchers of school education higher education and education in general **Popular Mechanics** ,2000-01 Popular Mechanics inspires instructs and influences readers to help them master the modern world Whether it s practical DIY home improvement tips gadgets and digital technology information on the newest cars or the latest breakthroughs in science PM is the ultimate guide to our high tech lifestyle **Working Mother** ,2000-10 The magazine that helps career moms balance their personal and professional lives **The City Record** New York (N.Y.),1906 Includes Official canvas of votes varies slightly 1878 1943 **Ebony** ,2002-09 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine **Ebony** ,2002-09 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine **Index to Theses with Abstracts Accepted for Higher Degrees by the Universities of Great Britain and Ireland and the Council for National Academic Awards** ,2005 Working Mother ,2003-10 The magazine that helps career moms balance their personal and professional lives *The New York Times Index* ,1987 **Discovering Computers 2007** Gary B. Shelly,Thomas J. Cashman,Misty E. Vermaat,Jeffrey J. Quasney,2006-02 Presents eleven chapters and six special features that cover basic through intermediate computer concepts with an emphasis on the personal computer and its practical use including hardware software application and system software the Internet and World Wide Web communications e commerce and computers in society Bulletin of the Atomic Scientists ,1966-06 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin s iconic Doomsday Clock stimulates solutions for a safer world *Bulletin of the Atomic Scientists* ,1963-05 The Bulletin of the Atomic Scientists is the premier public resource on scientific and technological developments that impact global security Founded by Manhattan Project Scientists the Bulletin s iconic Doomsday Clock stimulates solutions for a safer world Resources in Education ,1991 Discovering Computers Gary B. Shelly,Thomas J. Cashman,Misty E. Vermaat,2007-02 Discovering Computers 2008 provides a current and thorough introduction to computers by integrating usage of the World Wide Web with the printed text This Shelly Cashman Series text offers a complete and engaging solution to successfully teach students basic computer concepts with new exercises case studies and online tools on

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Table of Contents Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key

1. Understanding the eBook Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - The Rise of Digital Reading Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Personalized Recommendations
 - Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key User Reviews and Ratings
 - Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key and Bestseller Lists
5. Accessing Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key Free and Paid eBooks
 - Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key Public Domain eBooks
 - Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key eBook Subscription Services
 - Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key Budget-Friendly Options
6. Navigating Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key eBook Formats
 - ePub, PDF, MOBI, and More
 - Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key Compatibility with Devices
 - Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Highlighting and Note-Taking Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Interactive Elements Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key

8. Staying Engaged with Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
9. Balancing eBooks and Physical Books Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Setting Reading Goals Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Fact-Checking eBook Content of Foundations In Personal Finance Chapter 4 Making The Minimum Answer Key
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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