

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

Clifford Lane



Foundations In Personal Finance Chapter 4 Making The Minimum:

Enjoying the Tune of Expression: An Psychological Symphony within **Foundations In Personal Finance Chapter 4 Making The Minimum**

In a global eaten by monitors and the ceaseless chatter of quick connection, the melodic beauty and mental symphony created by the published word often disappear in to the background, eclipsed by the constant sound and disturbances that permeate our lives. However, located within the pages of **Foundations In Personal Finance Chapter 4 Making The Minimum** a marvelous literary treasure overflowing with raw emotions, lies an immersive symphony waiting to be embraced. Crafted by a masterful composer of language, that charming masterpiece conducts visitors on an emotional journey, well unraveling the hidden tunes and profound influence resonating within each carefully crafted phrase. Within the depths of the poignant examination, we can explore the book is key harmonies, analyze its enthralling writing style, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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