

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 Making The Minimum

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Foundations In Personal Finance Chapter Making The Minimum:

On My Own Two Feet Manisha Thakor, Sharon Kedar, 2013-11-01 Take control of your financial future On My Own Two Feet is a must read for everyone This book actually makes personal finance interesting You will read it cover to cover Go get a copy and get copies for the people you care about Taking care of your money is important and the earlier you start the better Tim Westergren Founder Pandora Whether you ve been living paycheck to paycheck or are saving for a down payment on your first home this updated edition of the bestselling On My Own Two Feet will help you grasp the basic principles of money management Written by Harvard Business School graduates and leading investment experts Manisha Thakor and Sharon Kedar this finance guide provides you with all the information you need to know to keep your everyday spending in check save for big ticket items or emergencies and create a secure retirement plan Thakor and Kedar s time tested strategies have been featured in the Wall Street Journal Forbes The Huffington Post and are now adapted for your specific needs such as paying off your student loans or budgeting for your future wedding so that you ll never be short changed by credit card companies or banks again With the valuable advice and concepts highlighted by On My Own Two Feet you will achieve your life goals and finally free yourself from financial stress Pharmacy Management, Leadership, Marketing, and Finance Marie A. Chisholm-Burns, Allison M. Vaillancourt, Marv Shepherd, 2014 The Second Edition of the award winning Pharmacy Management Leadership Marketing and Finance has been updated to make this quality textbook an even more integral resource for your Pharmacy Management course All previous chapters have been updated and multiple new chapters have been added including Quality Improvement The Basics of Managing Risk Insurance Fundamentals Integrating Pharmacoeconomic Principles and Pharmacy Management and Developing and Evaluating Clinical Pharmacy Services Chapters continue to be written in a concise and reader friendly style facilitating a deeper level of understanding of essential leadership and management concepts The updated content has been designed with the next generation of pharmacists in mind and to prepare them using an integration of knowledge skills attitudes and values This includes new in text features such as the Management Challenge found at the end of each chapter and online self assessment questions and answers With an easy to read and colorful new layout engaging pedagogical features and online tools and resources for both students and instructors this new edition has everything needed to provide a complete and enriched learning experience Instructor Resources Lesson Plans PowerPoint Presetnations Sample Syllabus Answers to End of Chapter Questions Case Studies Test Bank Student Companion Website includes Self Assessment Questions Interactive Glossary Crossword Puzzles Flashcards Web Links to additional learning materials *Introduction to Personal Finance* Kristen Carioti, 2024-10 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals **Personal Finance** Bernard J. Winger, Ralph R. Frasca, 1993 *Introduction to*

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Resources in Education ,2001 **Strategy for Personal Finance** Larry R. Lang,1993 Lang s revision is designed for students of personal finance personal financial planning or consumer economics and is suitable for short courses The fifth edition includes a new design and general updating of topics including the change in the US housing market US income tax changes whether to lease buy or rent when making a major purchase and how to use the computer for personal financial planning There are new end of chapter appendices on using calculators to computer personal finances and additional and updated investments coverage includes how to hire a broker and what type of investments are best for you *America's Moment: Creating Opportunity in the Connected Age* Rework America,2015-06-15 It is time for a new conversation Amid the biggest economic transformation in a century the challenge of our time is to make sure that all Americans benefit from the wave of digital revolutions around the world that have permeated and upended modern life Yet today s economic arguments seem stuck We need a new vision of a hopeful future and a new action agenda So many Americans are uncertain about the future How can there be so many paths to opportunity with so few people traveling them As a nation we have to understand what is required to help Americans succeed now and how to prepare our country for what comes next We have been here before A hundred years ago America experienced the greatest economic transformation and technological revolution in its history The transformation of the past twenty years as the world has moved through the information era into the digital age has turned our life and work upside down once again It is a time of tremendous change but also of tremendous possibility

Rework America is a group of American leaders who know from experience the challenges we face and the potential solutions. In America's Moment they suggest a practical agenda for an exciting future. It is illustrated by people who are already showing the way and includes actions Americans can take today in their own communities preparing people to succeed using the reach of the Internet and data to innovate jobs and to reach new markets all over the world using technology to match employers and workers and transitioning to a no collar working world neither blue collar nor white collar. Set against the history of how Americans succeeded once before in remaking their country America's Moment is about the future. It describes how the same forces of change technology and a networked world can become tools that can open opportunity to everyone.

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