

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 Reisser



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consistently throughout the day include the following protein foods eggs lean meats fish beans etc

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web matanza spanish for slaughter or killing may refer to la matanza 1910 1920 a series of attacks and lynchings of mexican ethnics by anglo texans between 1910 and 1920 la matanza the 1932 salvadoran peasant massacre matanza cueto ring name for guamanian professional wrestler jeff cobb

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web a similar technique exists in sicily known as mattanza a borrowing from the spanish word matanza meaning slaughter introduced either by the moors during sicily s own islamic period or by the spanish afterwards in film roberto rossellini s stromboli includes documentary shots of the mattanza

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