

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

Nicholas A Ashford,Ralph P Hall



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

1. Understanding the eBook Foundations In Personal Finance Chapter 4 Making The Minimum
 - The Rise of Digital Reading Foundations In Personal Finance Chapter 4 Making The Minimum
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Chapter 4 Making The Minimum
 - 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
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Chapter 4 Making The Minimum
 - Personalized Recommendations
 - Foundations In Personal Finance Chapter 4 Making The Minimum User Reviews and Ratings
 - Foundations In Personal Finance Chapter 4 Making The Minimum and Bestseller Lists
5. Accessing Foundations In Personal Finance Chapter 4 Making The Minimum Free and Paid eBooks
 - Foundations In Personal Finance Chapter 4 Making The Minimum Public Domain eBooks
 - Foundations In Personal Finance Chapter 4 Making The Minimum eBook Subscription Services
 - Foundations In Personal Finance Chapter 4 Making The Minimum Budget-Friendly Options

6. Navigating Foundations In Personal Finance Chapter 4 Making The Minimum eBook Formats
 - ePub, PDF, MOBI, and More
 - Foundations In Personal Finance Chapter 4 Making The Minimum Compatibility with Devices
 - Foundations In Personal Finance Chapter 4 Making The Minimum Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Chapter 4 Making The Minimum
 - Highlighting and Note-Taking Foundations In Personal Finance Chapter 4 Making The Minimum
 - Interactive Elements Foundations In Personal Finance Chapter 4 Making The Minimum
8. Staying Engaged with Foundations In Personal Finance Chapter 4 Making The Minimum
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Foundations In Personal Finance Chapter 4 Making The Minimum
9. Balancing eBooks and Physical Books Foundations In Personal Finance Chapter 4 Making The Minimum
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Foundations In Personal Finance Chapter 4 Making The Minimum
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
 - Setting Reading Goals Foundations In Personal Finance Chapter 4 Making The Minimum
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Foundations In Personal Finance Chapter 4 Making The Minimum
 - Fact-Checking eBook Content of Foundations In Personal Finance Chapter 4 Making The Minimum
 - 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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