

Minimum Payments Mean Costly Consequences

CHAPTER 4, LESSON 1

NAME _____

DATE _____

DIRECTIONS

Read the scenario below, analyze the data, and use the Minimum Payment Schedule chart to answer the following questions.

The Scenario

Zach, a college freshman, recently signed up for and received his first credit card. The credit card has a 19% annual percentage rate (APR)—that's the interest rate he'll have to pay to use the money he borrows—and it has a minimum payment of only \$10 or 2.5% of the balance (whichever is larger). Zach promised himself that he would use the credit card only for emergencies. In the middle of December, Zach had to take off work for a couple weeks to finish some end-of-semester projects, study for his finals, and spend time at home over the holiday break. Since he won't get a paycheck again until January, he used his credit card for several items he considered emergencies.

ZACH'S CREDIT CARD "EMERGENCIES"

Gas for the drive back home	\$55
Food (snacks for studying)	\$45
Christmas gifts for family	\$225
Books for next semester's classes	\$585
Total Debt	\$910

Many people in debt only make the minimum monthly payments on their credit cards. So, what will happen if Zach just makes the minimum payments on this one credit card? Assuming he charges nothing else and makes every minimum payment on time (two big assumptions), it will take him 154 months to pay for these "emergencies."

Making The Minimum Chapter Answers

Liyong Dong



Making The Minimum Chapter Answers:

Embracing the Song of Term: An Mental Symphony within **Making The Minimum Chapter Answers**

In a global eaten by displays and the ceaseless chatter of quick transmission, the melodic splendor and mental symphony produced by the written term frequently diminish in to the backdrop, eclipsed by the relentless sound and interruptions that permeate our lives. Nevertheless, set within the pages of **Making The Minimum Chapter Answers** a stunning fictional treasure full of raw feelings, lies an immersive symphony waiting to be embraced. Crafted by a wonderful musician of language, this captivating masterpiece conducts readers on an emotional journey, well unraveling the concealed tunes and profound affect resonating within each carefully crafted phrase. Within the depths of the emotional analysis, we will explore the book is main 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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