

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%

Making The Minimum Chapter Foundations In Personal Finance

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Making The Minimum Chapter Foundations In Personal Finance:

Making The Minimum Chapter Foundations In Personal Finance Book Review: Unveiling the Power of Words

In some sort of driven by information and connectivity, the ability of words has be more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such could be the essence of the book **Making The Minimum Chapter Foundations In Personal Finance**, a literary masterpiece that delves deep in to the significance of words and their affect our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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