



## how much does it really cost? answer key



### directions

Answer the following questions. You'll see for yourself how much items bought with credit can actually cost.

### questions

José wants to buy a stereo for \$650 and pay for it using a credit card that has an Annual Percentage Rate of 19.85% and a periodic interest rate of 1.65%.

If José pays the minimum monthly payment of \$21.45:

1. How long will it take him to pay for the stereo? *42 months*
2. What is the total amount José will pay for the stereo? *\$887.44\**
3. What is José's total cost of using credit? *\$237.44\**

If José makes monthly payments of \$60:

4. How many months will it take for José to pay off the stereo? *12 months*
5. What is the total amount José will pay for the stereo? *\$709.14*
6. What is José's total cost of using credit? *\$109.14*

Patty took a cash advance of \$1,500. Her new credit card, as a special promotion, charges an Annual Percentage Rate of 5.9% and a periodic interest rate of .4917% for the first six months. After the first six months, an Annual Percentage Rate of 21% and a periodic interest rate of 1.75% apply. The transaction fee for cash advances is 3% of the cash advance with a minimum fee of \$5.00 and a maximum fee of \$35.00.

If Patty makes monthly payments of \$60.50:

7. How long will it take Patty to pay for the cash advance? *31 months*
8. What is the total amount Patty will end up paying for the cash advance? *\$1,870.52*
9. How much interest and fees will Patty pay? *\$370.52*

If Patty pays the cash advance back at a rate of \$120 per month:

10. How long will it take Patty to pay for the cash advance? *14 months*
11. What is the total amount Patty will end up paying for the cash advance? *\$1,837.87*
12. How much interest and fees will Patty pay? *\$137.87*

# Money Skills Org Answer Key

**G Thomas**



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