

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

S Ben Porath



Foundations In Personal Finance Chapter 4 Making The Minimum:

Whispering the Secrets of Language: An Mental Journey through **Foundations In Personal Finance Chapter 4 Making The Minimum**

In a digitally-driven earth where screens reign great and immediate transmission drowns out the subtleties of language, the profound techniques and psychological subtleties hidden within words usually get unheard. However, set within the pages of **Foundations In Personal Finance Chapter 4 Making The Minimum** a interesting literary prize pulsating with raw thoughts, lies an exceptional quest waiting to be undertaken. Published by a talented wordsmith, this marvelous opus attracts viewers on an introspective trip, softly unraveling the veiled truths and profound influence resonating within the very fabric of each and every word. Within the emotional depths of the poignant review, we will embark upon a sincere exploration of the book is primary subjects, dissect its charming writing type, and yield to the powerful resonance it evokes heavy within the recesses of readers hearts.

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