

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

Wenbin Ji



Making The Minimum Chapter Foundations In Personal Finance:

Introduction to Personal Finance Kristen Carioti, 2024-10 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals

Pharmacy Management, Leadership, Marketing, and Finance Marie A. Chisholm-Burns, Allison M. Vaillancourt, Marv Shepherd, 2014 The Second Edition of the award winning Pharmacy Management Leadership Marketing and Finance has been updated to make this quality textbook an even more integral resource for your Pharmacy Management course All previous chapters have been updated and multiple new chapters have been added including Quality Improvement The Basics of Managing Risk Insurance Fundamentals Integrating Pharmacoeconomic Principles and Pharmacy Management and Developing and Evaluating Clinical Pharmacy Services Chapters continue to be written in a concise and reader friendly style facilitating a deeper level of understanding of essential leadership and management concepts The updated content has been designed with the next generation of pharmacists in mind and to prepare them using an integration of knowledge skills attitudes and values This includes new in text features such as the Management Challenge found at the end of each chapter and online self assessment questions and answers With an easy to read and colorful new layout engaging pedagogical features and online tools and resources for both students and instructors this new edition has everything needed to provide a complete and enriched learning experience Instructor Resources Lesson Plans PowerPoint Presetnations Sample Syllabus Answers to End of Chapter Questions Case Studies Test Bank Student Companion Website includes Self Assessment Questions Interactive Glossary Crossword Puzzles Flashcards Web Links to additional learning materials *Personal Finance* Bernard J. Winger, Ralph R. Frasca, 1993 **Wealth Building Blueprint: The Ultimate Guide to Investing in Stocks & Mastering Personal Finances for Financial Freedom** Philipp Hornickel, 2025-03-05 Unlock the secrets to lasting financial success with Wealth Building Blueprint This comprehensive step by step guide empowers you to invest wisely in stocks and manage your personal finances like a pro Whether you re new to investing or looking to refine your strategy this book delivers practical techniques and proven strategies to build wealth and secure your future Inside you ll discover how to set clear financial goals create a diversified investment portfolio and master budgeting and debt management Learn how market fundamentals risk management and long term planning can work together to transform your money mindset and propel you toward financial independence Packed with real world examples expert advice and actionable tips this guide demystifies complex concepts and turns them into simple easy to follow steps so you can confidently navigate market volatility and make informed decisions every day Perfect for anyone ready to take control of their finances Wealth Building Blueprint shows you how to Develop a personalized investment strategy Leverage the power of compounding and diversification Optimize your budget and eliminate debt Achieve financial freedom through disciplined money management

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The Epworth Herald ,1898 Personal Finance Jack R. Kapoor, Les R. Dlabay, Robert James Hughes, 1994 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions

The Saturday Review of Politics, Literature, Science, Art, and Finance ,1872 *Foundry* ,1917 *Journal of the American Bankers Association* ,1915 Banking ,1915 **Journal of the American Bankers Association** American Bankers Association, 1910 Railway Age ,1939 *The Street Railway Journal* ,1927 **The Unitarian Register** ,1924

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