

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 4 Answers

Mike Jess



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Table of Contents Making The Minimum Chapter 4 Answers

1. Understanding the eBook Making The Minimum Chapter 4 Answers
 - The Rise of Digital Reading Making The Minimum Chapter 4 Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Making The Minimum Chapter 4 Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Making The Minimum Chapter 4 Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Making The Minimum Chapter 4 Answers
 - Personalized Recommendations

- Making The Minimum Chapter 4 Answers User Reviews and Ratings
- Making The Minimum Chapter 4 Answers and Bestseller Lists
- 5. Accessing Making The Minimum Chapter 4 Answers Free and Paid eBooks
 - Making The Minimum Chapter 4 Answers Public Domain eBooks
 - Making The Minimum Chapter 4 Answers eBook Subscription Services
 - Making The Minimum Chapter 4 Answers Budget-Friendly Options
- 6. Navigating Making The Minimum Chapter 4 Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Making The Minimum Chapter 4 Answers Compatibility with Devices
 - Making The Minimum Chapter 4 Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Making The Minimum Chapter 4 Answers
 - Highlighting and Note-Taking Making The Minimum Chapter 4 Answers
 - Interactive Elements Making The Minimum Chapter 4 Answers
- 8. Staying Engaged with Making The Minimum Chapter 4 Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Making The Minimum Chapter 4 Answers
- 9. Balancing eBooks and Physical Books Making The Minimum Chapter 4 Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Making The Minimum Chapter 4 Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Making The Minimum Chapter 4 Answers
 - Setting Reading Goals Making The Minimum Chapter 4 Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Making The Minimum Chapter 4 Answers
 - Fact-Checking eBook Content of Making The Minimum Chapter 4 Answers

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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