

# Minimum Payments Mean Costly Consequences

by David A. Asch and J. David Wright

## Issue

**Debt Collection**

## Issue

**10/10/10**

## Background

David Asch, professor, psychology and business, and J. David Wright, associate professor, psychology, are authors of the following article.

## There's No Such Thing as a Free Ride

David, a college freshman, recently signed up for a new credit card. The credit card has a 15% annual percentage rate (APR)—that's the interest rate he'll pay on the money he borrows—used when a minimum payment is not made by the due date (or, in David's case, the first day of the month). David predicted that he would use the credit card only for necessities, such as textbooks or groceries. David had no idea, however, that he would need to make some sort of payment on the card, and that, without some advance warning, he'd be stuck with a credit card company that would charge him a late fee if he didn't pay by the due date. David's credit card company would charge him a late fee of \$35 if he didn't pay by the due date. David's credit card company would charge him a late fee of \$35 if he didn't pay by the due date.

**Table 1. David's Late Fees**

Late fee (first month)	\$35
Late fee (second month)	\$35
Late fee (third month)	\$35
Late fee (fourth month)	\$35
Late fee (fifth month)	\$35
Late fee (sixth month)	\$35

David's parents, to demonstrate to him the importance of making his credit card payments, told him about the late fee. David paid the late fee the first month he used the card, but he didn't pay the late fee the second month he used the card. David's parents told him that he would be charged a late fee if he didn't pay by the due date. David's parents told him that he would be charged a late fee if he didn't pay by the due date. David's parents told him that he would be charged a late fee if he didn't pay by the due date.

# Making The Minimum Chapter 4 Foundations In Personal Finance

**Léo Pomar**



## **Making The Minimum Chapter 4 Foundations In Personal Finance:**

The Enigmatic Realm of **Making The Minimum Chapter 4 Foundations In Personal Finance**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Making The Minimum Chapter 4 Foundations In Personal Finance** a literary masterpiece penned by way of a renowned author, readers embark on a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting affect the hearts and minds of people who partake in its reading experience.

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

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