

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

Kathlyn Gay



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 Presentations, 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 **Personal Financial Management** Richard M. Hodgetts, 1983

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.

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Personal Finance Vickie L. Bajtelsmit,2020-06-11 Personal Finance 2nd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness By focusing on real world decision making Bajtlesmit engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics like student debt students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

Strategy for Personal Finance Larry R. Lang,1993 Lang s revision is designed for students of personal finance personal financial planning or consumer economics and is suitable for short courses The fifth edition includes a new design and general updating of topics including the change in the US housing market US income tax changes whether to lease buy or rent when making a major purchase and how to use the computer for personal financial planning Ther e are new end of chapter appendices on using calculators to computer personal finances and additional and updated investments coverage includes how to hire a broker and what type of investments are best for you

Divorce Kathlyn Gay,2014-09-16 It has been estimated that at least half of the children in America come from families that have been affected by divorce Of those children more than half will see a parent s second marriage dissolve as well The impact of divorce on teens can be devastating adversely affecting their attitudes behaviors and schoolwork as well as their relationships with both friends and family Divorce The Ultimate Teen Guide focuses on the difficulties young people face in the wake of an epidemic

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the research instrument consisted of a questionnaire to measure students attitudes towards stem and multiple choice tests to assess students cognitive learning outcomes

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sugiyono 2011 90 minimalized sample of the research are 30 people in this research the researcher used the last option because amount of the the researcher use this instrument to know how far students understanding about skimming skill by

giving answer in the questionnaire based on the guidance for skimming mc whorter 1992 81

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showed levels of research instrument validity arikunto 2010 211 degradation of accuracy between data which was happen on research object and capacity which can be reported by researcher sugiyono 2014 267 high and low validity of instrument showed how far data were collected didn t diverge from validity itself

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sugiyono 2012 102 state that research instrument is the tools to measure nature phenomenon and social that is observed research instrument is essentially used to get information or data about the object taken from subject of the research many kinds of instrument which can be used in a research such as test questionnaires interview

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3 3 1 technique and instrument according to sugiyono 2012 148 the research instrument is a tool used to measure the natural and social phenomena observed the instruments for collecting the data is interview guide observation check list and documents analysis

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may 4 2021 the term research instrument refers to any tool that is used by a scientist to obtain measure and analyze data the data is sourced from subjects included in the research experiment and focused on the topic the instruments used have various roles there are different tools that help you conduct quantitative qualitative and mixed studies

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3 3 research instrument research instrument was the tool to collect the data according to sugiyono 2012 102 instrument is tools testing to measure some specifics phenomenon in this research the researcher used instruments in reading test to measure students reading comprehension

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the purpose of this study was to produce student worksheet lembar kerja peserta didik lkpd and pisa based test instruments

that were valid practical effective and able to improve students mathematical representation abilities this type of research was the tessmer model development research

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according sugiyono 2009 38 understanding of the research object is an attribute or the nature or value of a person object or activity that has certain variations which are set by the researchers to be learned and then drawn conclusions here the objects research are students of sma bpk penabur tasikmalaya grade 1 3

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