

# Minimum Payments Mean Costly Consequences

CHAPTER 4, LESSON 1

**NAME**

Isaiah Col

**DATE**

11/12/24

## **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
<b>Total Debt</b>	<b>\$910</b>

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 Answer Sheet Chapter Foundations In Personal Finance

**Tobias Bleicker**



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### **CAIIB: Advanced Business & Financial Management (ABFM) (Question Bank 2000 MCQs Chapterwise)**

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### **Table of Contents Making The Minimum Answer Sheet Chapter Foundations In Personal Finance**

1. Understanding the eBook Making The Minimum Answer Sheet Chapter Foundations In Personal Finance
  - The Rise of Digital Reading Making The Minimum Answer Sheet Chapter Foundations In Personal Finance
  - Advantages of eBooks Over Traditional Books
2. Identifying Making The Minimum Answer Sheet Chapter Foundations In Personal Finance
  - 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 Answer Sheet Chapter Foundations In Personal Finance
  - User-Friendly Interface

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

- Setting Reading Goals Making The Minimum Answer Sheet Chapter Foundations In Personal Finance
- Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Making The Minimum Answer Sheet Chapter Foundations In Personal Finance
  - Fact-Checking eBook Content of Making The Minimum Answer Sheet Chapter Foundations In Personal Finance
  - 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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