

Minimum Payments Mean Costly Consequences

CHAPTER 4, LESSON 1

NAME

Aiden Smith

DATE

10/2/24

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
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.”

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