



how much does it really cost? answer key



directions

Answer the following questions. You'll see for yourself how much items bought with credit can actually cost.

questions

José wants to buy a stereo for \$650 and pay for it using a credit card that has an Annual Percentage Rate of 19.85% and a periodic interest rate of 1.65%.

If José pays the minimum monthly payment of \$21.45:

1. How long will it take him to pay for the stereo? *42 months*
2. What is the total amount José will pay for the stereo? *\$887.44**
3. What is José's total cost of using credit? *\$237.44**

If José makes monthly payments of \$60:

4. How many months will it take for José to pay off the stereo? *12 months*
5. What is the total amount José will pay for the stereo? *\$709.14*
6. What is José's total cost of using credit? *\$109.14*

Patty took a cash advance of \$1,500. Her new credit card, as a special promotion, charges an Annual Percentage Rate of 5.9% and a periodic interest rate of .4917% for the first six months. After the first six months, an Annual Percentage Rate of 21% and a periodic interest rate of 1.75% apply. The transaction fee for cash advances is 3% of the cash advance with a minimum fee of \$5.00 and a maximum fee of \$35.00.

If Patty makes monthly payments of \$60.50:

7. How long will it take Patty to pay for the cash advance? *31 months*
8. What is the total amount Patty will end up paying for the cash advance? *\$1,870.52*
9. How much interest and fees will Patty pay? *\$370.52*

If Patty pays the cash advance back at a rate of \$120 per month:

10. How long will it take Patty to pay for the cash advance? *14 months*
11. What is the total amount Patty will end up paying for the cash advance? *\$1,637.87*
12. How much interest and fees will Patty pay? *\$137.87*

Money Skills Org Answer Key

L Cohen



Money Skills Org Answer Key:

Whispering the Secrets of Language: An Emotional Quest through **Money Skills Org Answer Key**

In a digitally-driven earth where displays reign great and instant connection drowns out the subtleties of language, the profound secrets and emotional nuances concealed within phrases frequently get unheard. However, nestled within the pages of **Money Skills Org Answer Key** a interesting literary treasure pulsating with organic emotions, lies a fantastic quest waiting to be undertaken. Published by a skilled wordsmith, this marvelous opus encourages visitors on an introspective trip, softly unraveling the veiled truths and profound influence resonating within the fabric of each and every word. Within the mental depths of this moving review, we shall embark upon a genuine exploration of the book is primary themes, dissect its captivating writing type, and fail to the strong resonance it evokes heavy within the recesses of readers hearts.

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