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2. There is no annual fee for this credit card. 3. The grace period is at least 20 days. 4. There is no special introductory rate on this card 5. $\$1,000 \times 3\% = \30 6. \$39 7. Your late charge will be \$15, \$29, or \$39 depending on the balance of your credit card. Your APR will most likely increase. Hidden Costs of Credit

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- Annual Fee: The fee a credit card company charges for the use of their credit card
- Credit Limit: The maximum amount of money the lender is willing to loan an applicant
- Finance Charge: The total cost of using credit including interest and fees
- Origination Fee: The charge for setting up a loan (often associated with home loans)
- Loan Term: The length of time you have to pay the loan.

Hidden Costs of Credit - Courtlyn Jacobs - Hidden Costs of ...

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21 months. Calculate the total amount (principal and interest) needed to pay off this debt if you pay \$50 per month. (# of months) \times (monthly payment amount) $21 \text{ (months)} \times 50 = \$1,050$. Calculate the total amount of interest that would be paid on this debt. (Total amount paid) – (principal) $1,050 - 1,000 = \$50$.

Procedure Materials: Answers Objective

A worksheet is provided at the end of this document to help you in identifying and quantify hidden costs and contributions. The worksheet can be completed by following the following steps. Step

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1 Brainstorm and identify non-cash contributions that you have received that are significant to your organization.

Hidden Costs and Contributions Worksheet | Demonstrating Value
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DATE: Hidden Costs of Credit Activity: The Hidden Cost of Credit
Your largest wealth-building tool is your income. When you don't
have any payments, you have money. The second Foundation is Get
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transaction, but not less than \$10.00. Late Payment fee \$15.00 on
balances up to, but not including, \$100; \$29.00 on balances of
\$100.00 up to, but not including, \$250.00; and \$39.00 on balances
of \$250.00 and over. Over-the Credit-Limit fee \$39.00.

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Review section of workbook. Check your answers with the answer
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key. Use this as a study guide for your Chapter 4 Test. 4. Do student activity sheet, "Hidden Costs of Credit". 5. Do student activity sheet, "True Cost of Ownership" 6. Do student activity sheet, "Drive Free" 7.

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5th Grade - Lesson 4.1 Conservation of Mass Objective the activity sheet While the ice melts, have students conduct the experiment below When they are done with that experiment and the ice has melted,

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Personal Finance: Chapter 4

1. Budget Builder; 2. Activity: Free Credit Report; 3. Activity: The Hidden Cost of Credit; 4. Video: Drive Free Cars; 5. Video: 15 vs. 30 Year Mortgages

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