

**Figure 6.4****Annual Percentage Rate Table for Monthly Payments**

| Number of Monthly Payments | Annual Percentage Rate—APR (Finance Charge per \$100 Borrowed) |        |         |         |         |
|----------------------------|--|--------|---------|---------|---------|
|                            | 7.0%   | 7.5%   | 8.0%    | 8.5%    | 9.0%    |
| 6                          | \$2.05   | \$2.20 | \$ 2.35 | \$ 2.49 | \$ 2.64 |
| 12                         | \$3.83   | \$4.11 | \$ 4.39 | \$ 4.66 | \$ 4.94 |
| 18                         | \$5.63   | \$6.04 | \$ 6.45 | \$ 6.86 | \$ 7.28 |
| 24                         | \$7.45   | \$8.00 | \$ 8.55 | \$ 9.09 | \$ 9.64 |
| 30                         | \$9.30   | \$9.98 | \$10.66 | \$11.35 | \$12.04 |

**Finding the  
Finance Charge**

If you borrow money and do not pay it back right away, you will probably have to pay a finance charge.

**What is the finance charge that you would pay if you borrowed \$100 for 18 months at an APR of 9 percent?**

# Personal Finance Mcgraw Hill Answers Chapter 6

**JS Bruner**



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