

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?

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Ted Gayer, HARVEY ROSEN



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