

Jason has a credit card balance of \$1200. The card company charges 2% interest on the unpaid balance each month.

a. What is the interest charge on Jason's credit balance?

\$24

b. Jason has a choice of paying the balance or making a minimum payment of \$50. If Jason makes only the minimum payment each month, what balance will he carry to the next month?

\$1,174

c. If Jason makes only the minimum payment and makes an additional \$50 in purchases during the next month, what will be Jason's approximate balance after the next month's interest is applied?

\$2,013 or  
 $\approx \$2,000$

$$\begin{array}{r} 1174 \\ + 800 \\ \hline \$1974 \end{array} \times .02 = \$39$$

\$2,013



## LESSON 109 - CONSUMER INTEREST

L.P.

Two families repaid their 30-year \$300,000 mortgages. One loan was repaid at about \$1800 per month at 6% and the other at about \$2000 per month at 8%. What is the difference in interest charges?

$$\begin{array}{r} \$1200 \\ + \$24 \\ \hline 1224 \\ - 50 \\ \hline \$1174 \end{array}$$

\$300,000

\$1800 for 30 yrs

\$300,000

\$2,000 for 30 yrs

\$1,174 total \$648,000

total \$720,000

$\frac{720,000 - 648,000}{30 \times 12} = \$22,000$

EXAMPLE Two friends each had an auto loan of \$20,000. One was repaid at 6% for 3 years at about \$625 per month, and the other at 8% for 5 years at about \$405 per month. The total of the payments for the 5-year loan is how much more than the total for the 3-year loan?

\$20,000

\$625 for 3 yrs

\$22,500

\$20,000

\$405 for 5 yrs

\$24,750

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## **Table of Contents Saxon Math Course 3 Cumulative Test 16a**

1. Understanding the eBook Saxon Math Course 3 Cumulative Test 16a
  - The Rise of Digital Reading Saxon Math Course 3 Cumulative Test 16a
  - Advantages of eBooks Over Traditional Books
2. Identifying Saxon Math Course 3 Cumulative Test 16a
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Saxon Math Course 3 Cumulative Test 16a
  - User-Friendly Interface
4. Exploring eBook Recommendations from Saxon Math Course 3 Cumulative Test 16a

- Personalized Recommendations
  - Saxon Math Course 3 Cumulative Test 16a User Reviews and Ratings
  - Saxon Math Course 3 Cumulative Test 16a and Bestseller Lists
5. Accessing Saxon Math Course 3 Cumulative Test 16a Free and Paid eBooks
    - Saxon Math Course 3 Cumulative Test 16a Public Domain eBooks
    - Saxon Math Course 3 Cumulative Test 16a eBook Subscription Services
    - Saxon Math Course 3 Cumulative Test 16a Budget-Friendly Options
  6. Navigating Saxon Math Course 3 Cumulative Test 16a eBook Formats
    - ePub, PDF, MOBI, and More
    - Saxon Math Course 3 Cumulative Test 16a Compatibility with Devices
    - Saxon Math Course 3 Cumulative Test 16a Enhanced eBook Features
  7. Enhancing Your Reading Experience
    - Adjustable Fonts and Text Sizes of Saxon Math Course 3 Cumulative Test 16a
    - Highlighting and Note-Taking Saxon Math Course 3 Cumulative Test 16a
    - Interactive Elements Saxon Math Course 3 Cumulative Test 16a
  8. Staying Engaged with Saxon Math Course 3 Cumulative Test 16a
    - Joining Online Reading Communities
    - Participating in Virtual Book Clubs
    - Following Authors and Publishers Saxon Math Course 3 Cumulative Test 16a
  9. Balancing eBooks and Physical Books Saxon Math Course 3 Cumulative Test 16a
    - Benefits of a Digital Library
    - Creating a Diverse Reading Collection Saxon Math Course 3 Cumulative Test 16a
  10. Overcoming Reading Challenges
    - Dealing with Digital Eye Strain
    - Minimizing Distractions
    - Managing Screen Time
  11. Cultivating a Reading Routine Saxon Math Course 3 Cumulative Test 16a
    - Setting Reading Goals Saxon Math Course 3 Cumulative Test 16a
    - Carving Out Dedicated Reading Time
  12. Sourcing Reliable Information of Saxon Math Course 3 Cumulative Test 16a

- Fact-Checking eBook Content of Saxon Math Course 3 Cumulative Test 16a
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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