

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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Jianjun Gao



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