

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 \$200 in purchases during the next month, what will be Jason's approximate balance after the next month's interest is applied?

\$2,013 or

~\$2,000

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

\$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?

\$1200

\$24

1224

- 50

\$1,174

\$300,000

\$1,800 for 30 yrs

total \$648,000

\$300,000

\$2,000 for

total \$720,000

- 648,000

\$72,000

c.

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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Reza Nazari, Sam Mest



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