

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

~\$2,000

$$\begin{array}{r} 1174 \\ + 50 \\ \hline \$1974 \times .02 = \$39 \\ \hline 39 \end{array}$$

\$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

10

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



Saxon Course 3 Homework Answers

JR Anderson



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Table of Contents Saxon Course 3 Homework Answers

1. Understanding the eBook Saxon Course 3 Homework Answers
 - The Rise of Digital Reading Saxon Course 3 Homework Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Saxon Course 3 Homework Answers
 - 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 Course 3 Homework Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Saxon Course 3 Homework Answers

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

- Fact-Checking eBook Content of Saxon Course 3 Homework Answers
 - 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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