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CHAPTER4 Making the Minimum Procedure Hand out the student activity sheet and minimum payment schedule. Students will read the scenario and analyze data to answer the problems. Answers 1 Zach would pay the 2.5% (\$22.75) since it is larger; $910 \div .025 = 22.75$ 2 154 months of payments $\div 12$ months = 12 years, 10 months 3 Month 91 (\$3.71)

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paid for months 1 – 12 = \$164.45 ÷
(minimum payments for months 1 – 12 =
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principal vs. \$4.92 interest / 9 years 3
months 6 \$393.56; Making The Minimum

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Minimum 4 Add interest paid for months
1 – 12 = \$164.45 ÷ (minimum payments
for months 1 – 12 = \$259.65) = 63.33% 5

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Month 111 \$5.08 principal vs. \$4.92 interest / 9 years 3 months 6 \$393.56; 40 months / 3 years 4 months; 63 months / 5 years 3 months $7.19 \div 12 = .0158 / 1.58\%$ per month

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Answers: 1 \$1,119.57 2 154 months of payments \div 12 months = 12 years, 10 months 3 Month 90 (\$3.68) to month 91 (\$3.71) 4 Add interest paid for months 1 – 12 = \$164.45 \div (minimum payments for months 1 – 12 = \$259.65) = 63.33% 5 Month 111 \$5.08 principal vs. \$4.92 interest 6 Yes. \$10.00 month 90 – 153 the payment ...

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