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2. There is no annual fee for this credit card. 3. The grace period is at least 20 days. 4. There is no special introductory rate on this card 5. \$1,000 x 3% = \$30 6. \$39 7. Your late charge will be \$15, \$29, or \$39 depending on the balance of your credit card. Your APR will most likely increase. Hidden Costs of Credit

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Hidden Costs of Credit Directions: The following terms are found on credit card disclosure form. Work with a partner to locate the following information on the sample disclosure statement. • Annual Fee: The fee a credit card company charges for the use of their credit card • Credit Limit: The maximum amount of money the lender is willing to loan an applicant • Finance Charge: The total ...

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Once enrolled, fees run anywhere from \$12.95 a month to as much as \$29.95. It may not seem like much, but over the course of a year these amounts add up to anywhere from \$156 to \$360. When only wanting to check their credit report and expecting no cost, the unforeseen charges have many consumers seeing red.

The Hidden Costs of "Free" Credit Reports - Investing Answers

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Hidden Costs Of Credit

CHAPTER4 Hidden Costs of Credit (1/2) Procedure Hand out the student activity sheet and sample disclosure form. Assign students a group or partner to complete the activity. Answers Students should use the Sample Disclosure Form to answer questions 1-7. 1 This company can adjust the APR at any time and for any reason for failing to

Procedure Materials: Answers Objective

CHAPTER 4 Hidden Costs of Credit (1/2) Procedure Hand out the student activity sheet and sample disclosure form. Assign students a group or partner to complete the activity. Answers Students should use the Sample Disclosure Form to answer questions 1-7. 1 This company can adjust the APR at any time and for any reason for failing to comply with the terms. This includes late payments ...

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Hidden Costs of Credit (2/3) Questions (Continued) Go to foundationsI.com and locate the "Debt Snowball" under "Tools." Enter the numbers for the two following scenarios to compare the total cost of reducing a \$1,000 credit card balance to zero with minimum payments versus above-minimum payments. Scenario 1: Making Minimum Payments

NAME: DATE: Hidden Costs of Credit

3. Answer Chapter 4 Money In Review section of workbook. Check your answers with the answer key. Use this as a study guide for your Chapter 4 Test. 4. Do student activity sheet, "Hidden Costs of Credit". 5. Do student activity sheet, "True Cost of Ownership" 6. Do student activity sheet, "Drive Free" 7.

Personal Finance: Chapter 4

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