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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

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Worksheet  
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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Minimum Chapter 4 Answers

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Add interest paid for months 1 – 12

=  $\$164.45 \div (\text{minimum payments for months 1 – 12} = \$259.65) =$

63.33% 5 Month 111 \$5.08

principal vs. \$4.92 interest / 9

years 3 months 6 \$393.56; Making  
The Minimum

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Worksheet Answers

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The Minimum 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 / 9 years 3 months

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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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## Student Activity Sheet Answer Key

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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 \$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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Add interest paid for months 1 – 12

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= \$164.45 ÷ (minimum payments  
for months 1 – 12 = \$259.65) =  
63.33% 5 Month 111

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