

Name: _____

Hour: _____

FINANCE CHARGES PRACTICE

Interest rates are a key component of credit cards and how much you will have to pay for the use of someone else's money. Credit cards have three different methods to compute finance charges. Use the chart below to compute the finance charges for your purchase.

| Previous Balance Method |
|---|
| Amount owed at the beginning of the month multiplied by monthly interest |
| Adjusted Balance Method |
| Amount owed at the end of the month multiplied by monthly interest rate |
| Average Daily Balance Method |
| Average Daily Balance \times monthly interest. To compute the APR, calculate the amount owed each day divided by the number of days in the month. |

Suppose you spent \$289 at Costco and paid with a credit card. Your credit card company's APR is 22.9%, and you paid \$23 on day 13. The month is 30 days long. Remember to round to 2 decimals for interest rates.

1. _____ What is the annual percentage rate?
2. _____ What is your finance charge using the previous balance method?
3. _____ What is your finance charge using the adjusted balance method?
4. _____ Figure the finance charge using the average daily balance method.
5. _____ What was the average daily balance from # 4?

FINANCE CHARGES CHALLENGE

| Previous Balance Method |
|---|
| Amount owed at the beginning of the month multiplied by monthly interest |
| Adjusted Balance Method |
| Amount owed at the end of the month multiplied by monthly interest rate |
| Average Daily Balance Method |
| Average Daily Balance \times monthly interest. To compute the APR, calculate the amount owed each day divided by the number of days in the month. |

Suppose you spent \$3.98 at Taco Bell. On day 4 you went to Costco and spent \$85.83. On day 13 you paid \$100.00. Lastly, on day 25 you spent 248.99 on car repairs. Your credit card company's APR is 24.9%. The month is 30 days long. Remember to round to 2 decimals for interest rates.

1. _____ What is the monthly percentage rate?
2. _____ What is your finance charge using the previous balance method?
3. _____ What is your finance charge using the adjusted balance method?
4. _____ Figure the finance charge using the average daily balance method.
5. _____ What was the average daily balance from # 4?

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RJ Alexander



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