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2. There is no annual fee for this credit

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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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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 Ioan an applicant • Finance Charge: The total cost of using credit including interest and fees • Origination Fee: The charge for setting up a loan (often associated with Page 15/35

home loans) • Loan Term: The length of time you have to pay the loan.

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Costs Of Credit ...

21 months. Calculate the total amount (principal and interest) needed to pay off this debt if you pay \$50 per month. (# of months) × (monthly payment amount) 21 (months) \times 50 = \$1,050. Calculate the total amount of interest that would be paid on this debt. (Total amound paid) -Page 18/35

(principal) 1,050 - 1,000 = \$50.

Procedure Materials: Answers Objective A worksheet is provided at the end of this document to help you in identifying and quantify hidden costs and contributions. The worksheet can be completed by following the following steps. Step 1

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Brainstorm and identify non-cash contributions that you have received that are significant to your organization.

Hidden Costs and Contributions
Worksheet | Demonstrating Value
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balances of \$250.00 and over. Over-the Credit-Limit fee\$39.00.

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student activity sheet, "Drive Free" 7.

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