

```
"""Perform credit card calculations.
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IS 326
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"""
```

```
from argparse import ArgumentParser
import sys
```

```
# replace this comment with your implementation of get_min_payment(),
# interest_charged(), remaining_payments(), and main()
```

```
def parse_args(args_list):
```

```
    """Takes a list of strings from the command prompt and passes them through as
    arguments
```

```
    Args:
```

```
        args_list (list) : the list of strings from the command prompt
```

```
    Returns:
```

```
        args (ArgumentParser)
```

```
    """
```

```
    parser = ArgumentParser()
```

```
    parser.add_argument('balance_amount', type=float, help='The total amount of
balance left on the credit account')
```

```
    parser.add_argument('apr', type=int, help='The annual APR, should be an int
between 1 and 100')
```

```
    parser.add_argument('credit_line', type=int, help='The maximum amount of
balance allowed on the credit line.')
```

```
    parser.add_argument('--payment', type=int, default=None,
                        help='The amount the user wants to pay per payment, should
be a positive number')
```

```
    parser.add_argument('--fees', type=float, default=0, help='The fees that are
applied monthly.')
```

```
    # parse and validate arguments
```

```
    args = parser.parse_args(args_list)
```

```
    if args.balance_amount < 0:
```

```
        raise ValueError("balance amount must be positive")
```

```
    if not 0 <= args.apr <= 100:
```

```
        raise ValueError("APR must be between 0 and 100")
```

```
    if args.credit_line < 1:
```

```
        raise ValueError("credit line must be positive")
```

```
    if args.payment is not None and args.payment < 0:
```

```
        raise ValueError("number of payments per year must be positive")
```

```
    if args.fees < 0:
```

```
        raise ValueError("fees must be positive")
```

```
    return args
```

```
# Returns minimum payment
```

```
def get_min_payment(balance, fees):
```

```
    """
```

```
    Takes in balance and fees and returns the minimum monthly payment
```

```
    """
```

```
    b = balance
```

```
    f = fees
```

```
    m = 0.02
```

```
    minPayment = float(((b * m) + f))
```

```
    if minPayment < 25:
```

```
        minPayment = 25
```

```
    return minPayment
```

```
# Returns interest charged
```

```
def interest_charged(balance, apr):
```

```
    """
```

```
    Takes in balance and apr and returns the interest charged
```

```
    """
```

```
    a = float(apr / 100)
```

```
    b = balance
```

```
    y = 365
```

```
    d = 30
```

```
    i = float((a / y) * b * d)
```

```
    return i
```

```
# Return remaining payments
```

```
def remaining_payments(balance, apr, targetamount, credit_line, fees):
```

```
    # Counters
```

```
    counter = 0
```

```
    counter25 = 0
```

```
    counter50 = 0
```

```
    counter75 = 0
```

```
# While balance is not zero and positive
```

```
while balance > 0:
```

```
    if targetamount is None:
```

```
        payment = get_min_payment(balance, fees)
```

```
    else:
```

```
        payment = targetamount
```

```
    i = interest_charged(balance, apr)
```

```
    payment_to_balance = payment - i
```

```
    if payment_to_balance < 0:
```

```
        print("The balance cannot be paid off.")
```

```
        return [counter, counter25, counter50, counter75]
```

```
        break
```

```
    if payment_to_balance >= 0:
```

```
        balance -= payment_to_balance
```

```
        if balance > (0.25 * credit_line):
```

```
            counter25 += 1
```

```
        if balance > (0.5 * credit_line):
```

```
            counter50 += 1
```

```
        if balance > (0.75 * credit_line):
```

```
            counter75 += 1
```

```
        counter += 1
```

```
    return [counter, counter25, counter50, counter75]
```

```
# Main Method
```

```
def main(balance, apr, targetamount, credit_line, fees):
```

```
    """
```

```
    User inputs the information and the main function outputs the main
```

```
    """
```

```
    # Minimum Payments
```

```

minPayment = get_min_payment(balance, fees)
print("Your recommended minimum payment is $", minPayment)

payMinimum = False

# Checks if targetamount is not there
if targetamount is None:
    payMinimum = True
else:
    print("Your target payment is less than the minimum payment for this credit
card.")

# Total Payments
total_payments = remaining_payments(balance, apr, targetamount, credit_line,
fees)

# If statement for if pay_minimum is true or false
if payMinimum:
    print("If you pay the minimum payments each month, you will pay off the
balance in", total_payments[0],
        "payments.\n")
    print(
        "You will spend a total of", total_payments[1],
        "months over 25% of the credit line. \nYou will spend a total of",
total_payments[2],
        "months over 50% of the credit line \nYou will spend a total of",
total_payments[3],
        "months over 75% of the credit line \n")
else:
    print("If you make payments of", targetamount, "you will pay off the
balance in", total_payments[0],
        "payments.\n")

    print("If you pay the minimum payments each month, you will pay off the
balance in", total_payments[0],
        "payments.\n")
    print(
        "You will spend a total of", total_payments[1],
        "months over 25% of the credit line. \nYou will spend a total of",
total_payments[2],
        "months over 50% of the credit line \nYou will spend a total of",
total_payments[3],
        "months over 75% of the credit line \n")

if __name__ == "__main__":
    try:
        arguments = parse_args(sys.argv[1:])
    except ValueError as e:
        sys.exit(str(e))
    print(main(arguments.balance_amount, arguments.apr, credit_line=arguments
        .credit_line, targetamount=arguments.payment, fees=arguments.fees))

```