

# CHAPTER 4 STUDENT ACTIVITY SHEET MAKING THE MINIMUM ANSWER COM

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**How much will Zach's first minimum payment be -\$ 10 or 2.5% of the balance how much would the 2.5% be?** To determine Zach's first minimum payment, we should take the larger between \$10 or 2.5% of his balance. If Zach's balance is \$910, 2.5% of this would be \$22.75, more than \$10. So, Zach's first minimum payment would be \$22.75.

**How much would Zach pay after 154 minimum payments?** Answer. After 154 minimum payments, Zach would pay \$16,691.48 for his \$910 of "emergency" purchases on his credit card. The total interest Zach paid to the credit card company is \$14,241.48.

**What is the outstanding balance at month 91 when the \$10 minimum?** The outstanding balance at month 91 when the \$10 minimum monthly payment kicks in is \$1,119.57.

**What percentage of Zach's first year of total payments is just interest Ramsey?** To find out what percentage of Zach's total payments is just interest, we calculate  $\$101 \text{ interest} / \$1,101 \text{ total payment} \times 100$ , which equals approximately 9.17%. Therefore, about 9.17% percent of Zach's first year of total payments is comprised solely of interest.

**What is the formula for the minimum payment?** Percentage + interest + fees  
Suppose your balance (before interest and fees) is \$10,000 and you've accrued \$160 in interest and \$38 in late fees. If your issuer calculates your minimum as 1% of

the balance plus interest and fees, you'd have a minimum payment of \$298.

**How could Zach have avoided using a credit card and still pay for large expenses and have time off from work?** Expert-Verified Answer The way that Zach would have avoided using a credit card and still paid for his large expenses and still get some time off work was by planning ahead and saving appropriately.

**What is the minimum payment on a \$800 credit card?** Most credit card companies require a minimum monthly payment of between 2% and 4% of the account balance. For example, if your card issuer requires 3%, and you owe \$800 this month, your minimum payment would be \$24 ( $\$800 \times .03 = \$24$ ).

**What is the minimum payment on a \$15000 credit card balance?** A minimum payment of 3% a month on \$15,000 worth of debt means 227 months (almost 19 years) of payments, starting at \$450 a month.

**What is the minimum payment money?** The minimum payment is the smallest amount of money that you have to pay each month to keep your account in good standing. By paying it, you'll avoid late fees and penalty APRs, but you'll end up carrying a balance on your card.

**What is the minimum payment on a 2000 balance?**

**How is the minimum payment calculated on a 0 credit card?** Minimum Payment On 0 Credit Card How is the minimum payment calculated on a 0% credit card? A customers minimum payment will vary depending on how much the customer has outstanding on their card. This amount will also vary depending on the minimum payment terms, set by the card company.

**How to calculate monthly credit card payment?** You can calculate your monthly credit card payment by multiplying the monthly interest rate by the outstanding balance. The monthly rate can be obtained by dividing your APR by 12 for the number of months in a year. The simplest way to do that is using a credit card calculator.

**At what month does the amount of the monthly principal payment the money he actually borrowed start to increase?** Final answer: The amount of the monthly principal payment does not increase by month. Instead, the proportion of the

payment that goes towards principal gradually increases over time in a fixed-rate mortgage loan, meaning more of your payment goes towards reducing the principal as time goes on.

**What are the problems associated with only making minimum monthly payments on credit card debt?** Your Credit Could Suffer If you have one or more credit cards at or near the limit and only make minimum payments, you run the risk of damaging your credit. That's because your credit utilization ratio — the percentage of available credit you're using — will stay too high for too long.

**How many months will it take before the principal portion of Zach's payment is greater than the interest portion of his payment?** Expert-Verified Answer It will take more than 5 months before the principal portion of Zach's monthly payment exceeds the interest portion, assuming a 500 payment, 6% annual interest rate, and 10,000 principal.

**What is the minimum payment balance?** The minimum payment is the smallest amount of money that you have to pay each month to keep your account in good standing. By paying it, you'll avoid late fees and penalty APRs, but you'll end up carrying a balance on your card.

**Why is 1 paying more than the minimum payment or paying your balance in full beneficial?** By making a larger monthly payment, more money goes toward the principal balance, which is what your interest is calculated on. Every dollar paid over the minimum reduces your original debt and the interest charged on that debt.

**How much more do you pay than minimum payment?** If you can't pay your statement balance in full each month, Capital One suggests paying as much of the balance as possible. Paying even double the minimum amount can help significantly.

**How are minimum repayments calculated?** Your minimum repayment – what you need to pay on a regular basis, often monthly – is usually worked out as a percentage of what's left owing on your loan. Making more regular repayments may mean you pay the loan down quicker and so pay less interest over the lifetime of the loan.

**What is the plot of the book Dreams and Shadows?** The novel focuses on the lives of two boys, Ewan and Colby. Both boys have a fantastical journey ahead of them, Ewan is stolen by fairies from his parents at an early age by a specialist child stealing fairy (Dithers) and Colby meets a djinn (Yashar) who agrees to grant him wishes which leads him to see the world.

**What is the summary of the book out of the shadows?** Out of Shadows follows Robert Jacklin, an English boy who has moved to Zimbabwe following the war in the 1980s. At school, he falls in with the wrong crowd, becomes friends with white supremacist Ivan, and becomes an increasingly unwilling participant in the violent bullying that seems commonplace at this school.

**What is the moral of the book night?** Don't judge yourself too harshly in times of hardship and distress. Forgiveness of self and others is vital to healthy survival. You can withstand far more hardship than you would ever have imagined before your challenge began. You find out who you are in the tough times.

### **Satan Get Lost: Bishop Oyedepo's Powerful Message**

**Q: What prompted Bishop Oyedepo's sermon entitled "Satan Get Lost"?** A: The sermon was delivered in response to mounting challenges and attacks faced by God's people. Bishop Oyedepo sought to empower believers with spiritual authority over the forces of darkness.

**Q: What were Bishop Oyedepo's key messages in the sermon?** A: He emphasized the importance of resisting the devil, claiming our authority in Christ, and using spiritual warfare to overcome Satan's schemes.

**Q: How did Bishop Oyedepo define "Satan Get Lost"?** A: He described it as a command that expels Satan from our lives, families, churches, and nation. By invoking the name of Jesus, we can assert our authority over the devil and declare his defeat.

**Q: What practical steps did Bishop Oyedepo recommend for overcoming Satan?** A: He urged believers to pray aggressively, stand firm in their faith, and use the Word of God as a weapon against the devil. He also emphasized the need for unity and cooperation among Christians.

**Q: What is the significance of Bishop Oyedepo's message for Christians today?** A: The sermon serves as a reminder of the power and authority we have in Christ over the forces of evil. It empowers believers to live victorious lives, free from the influence of Satan, and to contribute to the transformation of their communities and the world.

**How do you answer case study questions?**

**How do you write a construction case study?**

**How to solve a case study with an example?**

**How to begin a case study?**

**What is the format of a case study essay?** Case study essays usually have to answer a specific question using examples from your case study. They are written in continuous prose (a series of paragraphs with no subheadings). They should be structured much like any other essay with an introduction, main body and conclusion.

**How to do a case study on a building?**

**What is case study design example?** An example of a qualitative case study is a life history which is the story of one specific person. A case study may be done to highlight a specific issue by telling a story of one person or one group.

**How do you respond to a case study example?**

**How do you present a case study answer?** Key elements of an effective case study presentation template include an executive summary, problem statement, solution, execution details, key results, inclusion of quotes and testimonials, acknowledgment of contributors, call to action, conclusion, and Q&A session.

**What is an example of a case study?** Some famous examples of case studies are John Martin Marlow's case study on Phineas Gage (the man who had a railway spike through his head) and Sigmund Freud's case studies, Little Hans and The Rat Man. Case studies are widely used in psychology to provide insight into unusual conditions.

**What is case study method answer?** The case study method is a learning technique in which the student is faced a particular problem, the case. The case study facilitates the exploration of a real issue within a defined context, using a variety of data sources (Baxter et al., 2008).

[dreams and shadows](#), [satan get lost by bishop oyedepo](#), [corn under construction](#)  
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