

# CHAPTER 4 STUDENT ACTIVITY SHEET MAKING THE MINIMUM ANSWERS

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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.

**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.

**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 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.

**How do you calculate minimum payment?** Percentage method: Some credit card issuers calculate the minimum payment as a percentage of your outstanding balance. This percentage typically falls within the range of 1% to 3% but can vary.

For example, if your outstanding balance is \$500 and the minimum payment percentage is 2%, your minimum payment would be \$10.

**How does paying minimum balance work?** 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 smallest amount of your balance that you can pay by the due date and still meet the terms of your card agreement?** The minimum payment is the smallest amount you can pay by your statement due date and still meet the terms of your card agreement. Paying at least the minimum each month is one way to avoid late fees and other penalties. Paying more than your statement balance each month is one way to reduce or avoid interest charges.

**What is the minimum payment on a \$3,000 credit card?** The minimum payment on a \$3,000 credit card balance is at least \$30, plus any fees, interest, and past-due amounts, if applicable. If you were late making a payment for the previous billing period, the credit card company may also add a late fee on top of your standard minimum payment.

**What is the balance due and minimum payment?** If you have a credit card, your minimum payment is the smallest amount you must pay back each month to avoid late fees and charges. It's based on how much you currently owe on your card, known as your balance, and your annual interest rate.

**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.

**How long would it take to pay off \$15,000?** It will take 32 months to pay off \$15,000 with payments of \$600 per month, assuming the average credit card APR of around 18%. The time it takes to repay a balance depends on how often you make payments, how big your payments are and what the interest rate charged by the lender is.

**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 ( $\$800 \times .03 = \$24$ ).

**How could Zach have avoided using a credit card even with the large expenses and 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.

**How much will Zach's first minimum payment be \$10 or 2.5% of the balance how much would the 2.5% be?** Expert-Verified Answer From the Zach's first credit card, the Zach's first minimum payment will be equal to the \$22.75, that is 2.5% of balance. The 2.5% would be 0.025. Hence, required value is 0.025.

**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.

**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 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.

**How to calculate credit card payment formula?** 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.

**Who is the headteacher of George Tomlinson Primary School?** Nicola Wilson - Headteacher - George Tomlinson Primary School | LinkedIn.

**Who is the headteacher of the Q3 Academy?** Mark Arnall - Headteacher, Q3 Academy, Great Barr - The Mercian Trust | LinkedIn.

**Who is the head of Pgcps?**

**Who is the headmaster of Westminster school?**

**Who is the new headteacher at Holland Park school?** In light of the developments in January 2022, Hall announced he would retire at the end of 2021-22 academic year, however on 2 February 2022 a media statement was released by the school to confirm that Hall's tenure was to be ended with immediate effect and he would be replaced by Arwel Jones.

**Who is the headteacher of the King's school Canterbury?** Head. Jude Lowson joined us in Autumn 2023 and brings with her a wide range of experience from both co-educational and single-sex day and boarding schools, including King's College School, Wimbledon and Putney High GDST.

**Who is the headteacher of Percy Main Primary school?**

**Systems Engineering and Analysis by Benjamin S. Blanchard**

**Q: What is Systems Engineering and Analysis?**

A: Systems Engineering and Analysis is a comprehensive discipline that focuses on the design, development, and implementation of complex systems. It involves understanding system requirements, optimizing system performance, and ensuring reliability and safety. Benjamin S. Blanchard, an esteemed author in the field, provides a structured approach to systems engineering in his book "Systems

Engineering and Analysis."

**Q: What are the Key Steps in Systems Engineering?**

A: Blanchard's approach to systems engineering outlines several key steps:

1. **Define the System:** Clearly identify the boundaries, scope, and objectives of the system.
2. **Analyze System Requirements:** Gather and articulate the functional and performance requirements of the system.
3. **Design the System:** Develop a conceptual design that meets the requirements and optimizes system performance.
4. **Analyze and Test the System:** Conduct detailed analysis and testing to ensure the system meets expectations.
5. **Deploy and Maintain the System:** Implement the system in the operational environment and establish a maintenance plan to ensure long-term functionality.

**Q: What are the Benefits of Systems Engineering?**

A: Systems engineering offers numerous benefits, including:

- Reduced development time and cost
- Improved system performance and reliability
- Enhanced safety and risk mitigation
- Increased user satisfaction and adoption
- Enhanced decision-making and resource allocation

**Q: How Can Systems Engineering be Applied in Practice?**

A: Systems engineering has broad applications across various industries, including:

- Aerospace and defense
- Automotive and transportation
- Healthcare and medical technology
- Telecommunications and information systems

- Manufacturing and production

**Q: What is the Role of Benjamin S. Blanchard in Systems Engineering?**

A: Benjamin S. Blanchard is renowned for his contributions to systems engineering. His book "Systems Engineering and Analysis" has been a foundational text for generations of systems engineers. Blanchard's approach emphasizes systems thinking, structured analysis, and a holistic understanding of system complexity. His work has played a pivotal role in shaping the discipline of systems engineering and continues to guide practitioners today.

**How to solve torque physics problems?** Steps for Calculating Torque  
 Step 1: Make a list of known quantities including the magnitude of the force, the magnitude of the lever arm, and the angle between the force and the lever arm vectors.  
 Step 2: Substitute these quantities into the equation  $\tau = |r| |F| \sin \theta$  to calculate the torque.

**What torque results from a 250 N force 30 degrees from perpendicular on a wrench 0.28 meters away from the bolt?**  
 Instant Answer Torque is calculated by the formula:  $\text{Torque} = \text{Force} \times \text{Distance} \times \sin(\theta)$ , where  $\theta$  is the angle between the force and the lever arm. Here, the force is 250 N, the distance is 0.28 m, and the angle is 30 degrees. So, the torque is  $250 \text{ N} \times 0.28 \text{ m} \times \sin(30) = 35 \text{ Nm}$ .

**What is the formula for solving for the torque?** Torque is the twisting force that tends to cause rotation. The point where the object rotates is known as the axis of rotation. Mathematically, torque can be written as  $T = F \times r \times \sin(\theta)$ , and it has units of Newton-meters.

**What is the solution for torque?** Torque can be found by multiplying force times distance, with the formula  $\tau = F \times d$ . This equation only works if the force is applied at an angle that is perpendicular to the axis of rotation. If the force is not exactly perpendicular, then the equation  $\tau = F \times d \times \sin \theta$  is used.

**What are the three ways to calculate torque?** Key idea for torque: We can find torque in three equivalent ways. It can be found using the whole force and the most obvious distance; after splitting the force into components; or by using the lever-arm method in which the distance from the axis is measured along the line perpendicular to the force.

**What is the simple equation for torque?** (Refer to Figure 1 for a pictorial representation of these definitions.) Torque is defined as  $\tau = r \times F = rF \sin(\theta)$ . In other words, torque is the cross product between the distance vector (the distance from the pivot point to the point where force is applied) and the force vector, ' $\theta$ ' being the angle between  $r$  and  $F$ .

**What torque is produced by 30N force which is acting at 60° on a wrench of length 30cm?** Answer: it's answer is 7.8 Nm it's very simple just change the 30cm into metre it will be 0.3 meter and multiply it with 30 N force and multiply it with 0.86 which is value of  $\sin 60^\circ$ .

**What is the formula for torque on a wrench?**

**How do you calculate torque by hand?**

**What is a torque calculator?** The Mountz torque calculator allows you to convert torque measurement from one type of unit measurement to another. Torque is twisting force that tends to cause rotation. We measure torque by multiplying two factors—amount of force applied and distance from the point of application.

**Which rule is used to find torque?** To determine the direction of the torque vector, use the right-hand rule, curling your fingers around from the  $r$  vector over to the  $F$  vector. In the example of lifting the lever, the torque would be represented by a vector at  $O$  pointing out of the page.

**What is the formula for torque ??** A particle is located at position  $r$  relative to its axis of rotation. When a force  $F$  is applied to the particle, only the perpendicular component  $F_\perp$  produces a torque. This torque  $\tau = r \times F$  has magnitude  $\tau = |r| |F_\perp| = |r| |F| \sin \theta$  and is directed outward from the page.

**What is the easiest way to measure torque?** If you know the motor efficiency and the shaft speed, you can use a power meter to make an estimation of torque. This is an indirect way of measuring torque. A better and more accurate way to measure torque is using a direct method, using reaction torque sensors or rotary torque sensors.

**What are the three factors that determine a torque?** Short Answer The three factors are the force, the radius of rotation and the angle between the force and the radius of rotation.

**What is an example of a torque in physics?** Someone pushing on a closed door is applying a static torque to the door because the door is not rotating about its hinges, despite the force applied. Someone pedaling a bicycle at constant speed is also applying a static torque because they are not accelerating.

**Which is the correct formula to calculate torque?** To calculate torque, you can use the formula  $t = rF$ , where  $t$  is the torque,  $r$  is the lever arm or perpendicular distance from the axis to the line where the force is applied, and  $F$  is the magnitude of the force. This formula implies that torque is the product of the force and the lever arm.

**What is the standard torque formula?** The equation  $T=kDP$  is used to estimate fastener torque calculations, where:  $T$  = Torque in newton-meters (Nm)  $k$  = Coefficient of friction.  $D$  = Diameter of the fastener in millimeters (mm)

**What is the right hand rule for torque?**

**How do you explain torque to dummies?**

**What is the easiest way to calculate torque?** Measure the distance,  $r$ , between the pivot point and the point the force is applied. Determine the angle  $\theta$  between the direction of the applied force and the vector between the point the force is applied to the pivot point. Multiply  $r$  by  $F$  and  $\sin \theta$ , and you will get the torque.

**What is torque in layman's terms?** In simple terms, the definition of torque is the engine's rotational force. It differs from horsepower as it refers to the amount of work an engine can exert, while horsepower defines how quickly that work can be delivered. It's why torque is often referred to in layman's terms as 'pulling power', 'oomph', or 'grunt'.

**Can a single force produce a zero torque?** Yes, a single force can produce a zero torque under specific conditions - if it's applied directly at the pivot point (lever arm distance is zero) or if the force is directed along or in direct opposition to the line



joining the pivot point and the point of application of the force (tangential force).

**Can you have negative torque?** Positive torque is considered that which the engine provides in a direction to accelerate the vehicle. Negative torque is just torque applied in the opposite direction, using the engine parasitic losses or additional load (example compression braking for Diesel engines) as vehicle deceleration.

**What is the symbol for torque?** The symbol for torque is typically  $\tau$ , the Greek letter tau. When it is called moment, it is commonly denoted  $M$ . The SI units for torque is the newton metre (N·m).

**What is the 20 rule for torque wrenches?** Torque wrenches that are scaled below 20% of full scale may not be accurate and may lead users to operate them below their useful range. Select a torque wrench so your working range falls near the mid point of its capacity.

**What is the basic equation for torque?** Mathematical Analysis of Objects Experiencing Torques In order to analyze the torque on an object mathematically we use the definition of the torque vector cross product equation:  $\tau = r \times F$  where the symbol  $\tau$  (Greek letter tau, pronunciation) represents Torque.

**What is the physics behind torque wrench?** The head of the wrench connects to the head of the bolt and then we apply force to the handle. The force generated by pushing or pulling on the handle of the wrench creates an equal amount of force around the bolt, i.e torque. It's the torque force that tightens or loosens the bolt.

**How do you calculate work of torque?** The equation for Work done by torque is  $W = \tau \theta$ . Because of this, I would assume that the greater  $\tau$  would result in a greater torque, because of the greater  $\theta$  that accompanies it. Yet the answer lists work done by the torque as equal in all four cases.

**What is the general formula for torque?** A particle is located at position  $r$  relative to its axis of rotation. When a force  $F$  is applied to the particle, only the perpendicular component  $F_{\perp}$  produces a torque. This torque  $\tau = r \times F$  has magnitude  $\tau = |r| |F_{\perp}| = |r| |F| \sin \theta$  and is directed outward from the page.

**How to calculate required torque?** The required torque is calculated by multiplying the sum of load torque and acceleration torque by the safety factor. When the required torque for the motor varies over time, determine if the motor can be used by calculating the effective load torque.

**What is the rule for torque in physics?**

**What is a torque calculator?** The Mountz torque calculator allows you to convert torque measurement from one type of unit measurement to another. Torque is twisting force that tends to cause rotation. We measure torque by multiplying two factors—amount of force applied and distance from the point of application.

**What is the formula for torque effort?** Measure the distance,  $r$ , between the pivot point and the point the force is applied. Determine the angle  $\theta$  between the direction of the applied force and the vector between the point the force is applied to the pivot point. Multiply  $r$  by  $F$  and  $\sin \theta$ , and you will get the torque.

**What is the formula for average torque?** Average torque on a projectile of mass  $m$ , initial speed  $u$  and angle of projection  $\theta$  between initial and final positions P and Q as shown in the figure about the point of projection is:  $\frac{mu^2 \sin^2 \theta}{2}$ .

**What is torque mathematically?** Torque Formula is given by the cross product between Force and the displacement vector from the pivot point. Thus, mathematically torque can be written as: Torque = Force  $\times$  Displacement Vector. OR.  $\tau = r F \sin \theta$   $\tau = r \times F = rF \sin \theta$

**What are the three factors that determine a torque?** Short Answer The three factors are the force, the radius of rotation and the angle between the force and the radius of rotation.

**What is the standard torque formula?** The equation  $T=kDP$  is used to estimate fastener torque calculations, where:  $T$  = Torque in newton-meters (Nm)  $k$  = Coefficient of friction.  $D$  = Diameter of the fastener in millimeters (mm)

**How to calculate torque example?**

**How to convert rpm into torque?** If you know your horsepower is 400 at 4000 RPM you can calculate (torque = hp \* RPM / 5252). If you don't know your horsepower rating (and don't want to use a Dyno/no access/planning an engine etc) you can calculate it using some rather advanced math and find torque from that number.

**Which rule is used to find torque?** To determine the direction of the torque vector, use the right-hand rule, curling your fingers around from the  $r$  vector over to the  $F$  vector. In the example of lifting the lever, the torque would be represented by a vector at  $O$  pointing out of the page.

**What is the basic equation for torque?** Mathematical Analysis of Objects Experiencing Torques In order to analyze the torque on an object mathematically we use the definition of the torque vector cross product equation:  $\tau = r \times F$  where the symbol  $\tau$  (Greek letter tau, pronunciation) represents Torque.

**What is the first law of torque?** Newton's first law: an object at rest tends to remain at rest, and an object that is spinning tends to spin with a constant angular velocity, unless it is acted on by a nonzero net torque or there is a change in the way the object's mass is distributed. The net torque is the sum of all the torques acting on an object.

**What is the palm rule for torque?** Right Hand Rule for Torque To use the right hand rule in torque problems, take your right hand and point it in the direction of the position vector ( $r$  or  $d$ ), then turn your fingers in the direction of the force and your thumb will point toward the direction of the torque.

[date monday 27th march 2017 george tomlinson primary, systems engineering and analysis benjamin s blanchard, physics torque practice problems with solutions](#)

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