

MAKING THE MINIMUM CHAPTER 4 WORKSHEET

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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.

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 percentage of Zach's first year of total payments is just interest? 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 outstanding balance at month 91 when the \$10 minimum monthly payment kicks in? The outstanding balance at month 91 when the \$10 minimum monthly payment kicks in is \$1,119.57.

How can I calculate my minimum payment? A very common way to calculate your minimum payment is by charging a flat percentage of your total bill (often 1-3%) plus any accrued interest and fees from the prior billing cycle. There may also be a flat rate minimum, such as \$35, on smaller balances.

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 making your minimum payment? The minimum monthly payment is the lowest amount a customer can pay on their revolving credit account per month to remain in good standing with the credit card company.

How much of the minimum payment goes towards the principal? Depending on your APR and balance, most of your monthly minimum payment is likely going toward interest, and not paying down your principal. To put more money toward your principal debt, you'll need to pay more than the minimum monthly.

What is the minimum payment on 2000?

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 of the first monthly payment is interest? If you have a 6 percent interest rate and you make monthly payments, you would divide 0.06 by 12 to get 0.005. Multiply that number by your remaining loan balance to find out how much you'll pay in interest that month. If you have a \$5,000 loan balance, your first month of interest would be \$25.

At what month does the amount of the monthly payment applied to the principal start to increase? 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 is wrong with paying the minimum monthly payment? While making only the minimum payment on your credit card may make your budget more manageable each month, it could lead to more debt over time. While you're making minimum payments, the interest on the unpaid balance continues to grow, making it harder to

pay off your debt.

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 does minimum payment outstanding mean? A credit card minimum payment is the minimum amount you need to pay off on your credit card balance each month. In the UK, your minimum monthly payment will always be at least 1% of your outstanding balance – although it could be more depending on your card provider.

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 is next minimum payment calculated? Nextpay Credit Account We will calculate the Minimum Payment as the higher of £5 or 5% of your Account balance (excluding any default charges added in that statement period) rounded up to the nearest £1, plus any default charges added in that statement period.

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. By the time you've paid off the \$15,000, you'll also have paid almost as much in interest (\$12,978 if you're paying the average interest rate of 14.96%) as you did in principal.

How much of minimum payment should you pay? Credit card issuers typically require you to pay a certain percentage of your statement balance as the minimum payment, often around 2-3% of the statement balance or a specific minimum amount, whichever is greater. Failing to meet this minimum payment can result in late fees and negatively impact your credit score.

Understanding Scientific Reasoning: Insights from Ronald N. Giere

Scientific reasoning is a complex and multifaceted process that involves the generation, evaluation, and refinement of scientific knowledge. Philosopher Ronald

N. Giere has dedicated his career to understanding the nature of scientific reasoning, providing valuable insights into how scientists think and work.

Q: What is the central thesis of Giere's work on scientific reasoning?

A: Giere argues that scientific reasoning is a "coherence-based" process. Scientists seek to construct a coherent and explanatory framework that encompasses the available evidence. Coherence is not merely the absence of contradictions but also involves the integration of new ideas with existing knowledge in a meaningful way.

Q: How does Giere challenge the traditional view of scientific reasoning?

A: Traditional accounts often depict scientific reasoning as a purely inductive process, where scientists accumulate observations and then generalize to universal laws. Giere rejects this view, emphasizing the role of conceptual models and theoretical frameworks in shaping the way scientists interpret evidence and develop explanations.

Q: What are some of the key features of Giere's model of scientific reasoning?

A: Giere's model highlights the following features:

- Iterative nature: Scientific reasoning is an iterative process of hypothesis formulation, testing, and refinement.
- Abduction: Scientists often use abductive reasoning, where they propose explanations that are not necessarily directly supported by the evidence.
- Role of anomalies: Anomalies (unexpected findings) play a crucial role in stimulating scientific inquiry and leading to paradigm shifts.
- Scientific progress: Giere emphasizes that scientific progress occurs not through the accumulation of absolute truths but through the construction of increasingly coherent and explanatory theories.

Q: How has Giere's work influenced the field of science education?

A: Giere's ideas have had a significant impact on science education, particularly in the area of scientific literacy. His emphasis on the role of models and theories in understanding scientific reasoning has led to the development of instructional

strategies that focus on helping students to construct and evaluate scientific explanations.

Conclusion:

Ronald N. Giere's work on scientific reasoning has provided a sophisticated and nuanced understanding of this complex process. His insights challenge traditional views and highlight the central role of coherence, models, and anomalies in scientific inquiry. By unraveling the intricacies of scientific reasoning, Giere has made valuable contributions to our understanding of how science advances and to the development of effective science education practices.

Skellig Comprehension Questions and Answers

1. Who is Michael? Answer: Michael is the protagonist of the book *Skellig*, a lonely and imaginative boy who befriends a mysterious creature known as Skellig.

2. What is Skellig? Answer: Skellig is an ancient being with wings and healing abilities. He appears to Michael as a homeless man, but later reveals his true nature.

3. What does Mina experience in the woods? Answer: Mina, Michael's baby sister, experiences a near-death experience after falling from a tree. Skellig saves her life using his healing powers.

4. How does Michael deal with his father's illness? Answer: Michael initially feels angry and helpless when his father becomes ill. However, with Skellig's guidance, he learns to cope with his emotions and find comfort in the face of adversity.

5. What is the significance of the phoenix? Answer: The phoenix is a mythical bird that represents renewal and rebirth. In the book, it symbolizes Skellig's transformative power and the potential for hope and growth even in the face of darkness.

SHINee Jonghyun: A Shining Star

Q: Who was SHINee Jonghyun?

A: Jonghyun was a South Korean singer, songwriter, and member of the popular boy band SHINee. He was known for his powerful vocals, charismatic stage presence,

and prolific songwriting abilities.

Q: What were some of Jonghyun's notable achievements?

A: Jonghyun released numerous successful solo albums, including "She Is" and "Base." He also collaborated with renowned artists such as IU, Taeyeon, and Zion.T. As a member of SHINee, he contributed significantly to the group's success, including their hit songs "Lucifer," "Ring Ding Dong," and "View."

Q: What was Jonghyun known for beyond his music?

A: Jonghyun was open about his struggles with mental health and used his platform to raise awareness about the issue. He was also an advocate for LGBTQ+ rights and openly discussed his support for the community.

Q: How did Jonghyun's passing affect the music industry?

A: Jonghyun's sudden passing in 2017 sent shockwaves through the music world. His death sparked an important conversation about mental health in the entertainment industry and led to increased efforts to provide support for artists.

Q: What is Jonghyun's legacy?

A: Jonghyun is remembered as a talented artist, a compassionate human being, and an advocate for mental health awareness. His music continues to inspire and comfort countless fans, and his legacy as a shining star in the entertainment world lives on.

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