

Ramsey Ch 4 - Debt

Hidden Costs of Credit

Directions:

The following terms are found on the credit card disclosure form. Locate and familiarize yourself with the following information on the sample disclosure statement that follows.

- == 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 loan 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 home loans)
- == Loan Term: The length of time you have to pay the loan. Remember, the longer the loan, the lower your monthly payment, the greater the interest paid.
- == Grace Period: The length of time that the lender charges no interest on money borrowed when paying off your balance in full each month
- == Annual Percentage Rate: The cost of the loan each year expressed as a percentage. All lenders are required by law to calculate APR the same way.
- == Introductory Rate: Lower interest rate offered by credit card companies, usually for a short period of time, to entice you to sign up for credit with them. Eventually, the rate expires and a new "increased" rate takes effect.

Questions:

1. Explain when this credit card company can adjust the APR.
After the first day of the billing cycle.
2. What is the annual fee for having this credit card?
None
3. What is the grace period on this card?
At least 20 days
4. What is the special introductory rate for this card?
A 0% fixed APR until the first day of the billing cycle.

Ch Making The Minimum Dave Ramsey Answer Key

Anna Brading



Ch Making The Minimum Dave Ramsey Answer Key:

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