

# Credit Is Costly

## CHAPTER 4, LESSON 4

NAMES

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DATE

### DIRECTIONS

Use the following key terms and the information on the Sample Disclosure Form to answer the questions.

### Key Terms

- **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 to 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 and the greater the interest paid.)
- **Grace Period:** the length of time that the lender charges no interest on money borrowed when you pay 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 Rates:** 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 introductory rate expires and a new increased rate takes effect.)

# Chapter 4 Student Activity Sheet Hidden Costs Of Credit Answers

**M Tight**



#### **Chapter 4 Student Activity Sheet Hidden Costs Of Credit Answers:**

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