

Minimum Payments Mean Costly Consequences

CHAPTER 4, LESSON 1

NAME _____

DATE _____

DIRECTIONS

Read the scenario below, analyze the data, and use the Minimum Payment Schedule chart to answer the following questions.

The Scenario

Zach, a college freshman, recently signed up for and received his first credit card. The credit card has a 19% annual percentage rate (APR)—that's the interest rate he'll have to pay to use the money he borrows—and it has a minimum payment of only \$10 or 2.5% of the balance (whichever is larger). Zach promised himself that he would use the credit card only for emergencies. In the middle of December, Zach had to take off work for a couple weeks to finish some end-of-semester projects, study for his finals, and spend time at home over the holiday break. Since he won't get a paycheck again until January, he used his credit card for several items he considered emergencies.

ZACH'S CREDIT CARD "EMERGENCIES"

Gas for the drive back home	\$55
Food (snacks for studying)	\$45
Christmas gifts for family	\$225
Books for next semester's classes	\$585
Total Debt	\$910

Many people in debt only make the minimum monthly payments on their credit cards. So, what will happen if Zach just makes the minimum payments on this one credit card? Assuming he charges nothing else and makes every minimum payment on time (two big assumptions), it will take him 154 months to pay for these "emergencies."

Chapter 4 Making The Minimum Dave Rammsey

Ying-Ying Zheng



Chapter 4 Making The Minimum Dave Rammsey:

Your Money: The Missing Manual J.D. Roth,2010-03-04 Keeping your financial house in order is more important than ever But how do you deal with expenses debt taxes and retirement without getting overwhelmed This book points the way It s filled with the kind of practical guidance and sound insights that makes J D Roth s GetRichSlowly org a critically acclaimed source of personal finance advice You won t find any get rich quick schemes here just sensible advice for getting the most from your money Even if you have perfect credit and no debt you ll learn ways to make your rosy financial situation even better Get the info you need to make sensible decisions on saving spending and investing Learn the best ways to set and achieve financial goals Set up a realistic budget framework and learn how to track expenses Discover proven methods to help you eliminate debt Understand how to use credit wisely Win big by making smart decisions on your home and other big ticket items Learn how to get the most from your investments by avoiding rash decisions Decide how and how much to save for retirement

Summary of Entreleadership by Dave Rasey thomas francis,2023-10-23 Entreleadership by Dave Rasey EntreLeadership by Dave Ramsey is a foundational chapter that explores key insights and principles related to leadership and entrepreneurship In this chapter Ramsey shares his personal experiences and insights highlighting the transformation he underwent as he transitioned from being a control oriented leader to becoming an EntreLeader who combines the qualities of an entrepreneur and a leader Below is a detailed explanation of Chapter 1 Dave Ramsey begins Chapter 1 by reflecting on his own journey as a leader and entrepreneur He admits that he used to be a control freak someone who wanted to have a hand in every aspect of his business He acknowledges that this control oriented mindset was not only exhausting but also limiting the growth potential of his company Ramsey s initial reluctance to delegate responsibilities to his team members was a significant obstacle he had to overcome The key theme of this chapter revolves around the idea that successful leadership requires letting go of control to some extent Ramsey emphasizes that leadership is not about micromanaging every detail but rather about empowering and trusting your team He acknowledges that this process can be emotionally challenging especially for leaders who are used to doing things their way Ramsey introduces the concept of an EntreLeader a term he coined to describe leaders who combine the qualities of an entrepreneur and a leader EntreLeaders are individuals who possess the personal power of an entrepreneur which includes qualities like vision decisiveness and passion while also embodying the qualities of a great leader such as integrity humility and the ability to serve others Grab a copy and learn more

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Debt-Free Dream: Strategies for Efficiently Repaying Debt Tylera Jelith,2025-02-26 This book provides a

step by step approach to creating a personalized debt repayment plan that suits individual financial goals and circumstances Through practical tips and expert advice readers will learn how to prioritize their debts set achievable repayment goals and make the most of their resources to pay off debts efficiently From budgeting and cutting expenses to increasing income and negotiating with creditors this book covers a variety of strategies to help readers take control of their finances and become debt free With real life examples and success stories Debt Free Dream offers inspiration and motivation for readers to stay focused on their debt repayment journey Whether dealing with credit card debt student loans or other financial obligations this book equips readers with the tools and knowledge needed to overcome debt and build a solid foundation for a debt free future Take the first step towards financial freedom and join the thousands of readers who have found success with the strategies outlined in Debt Free Dream Let this book be your roadmap to a secure and debt free lifestyle *Money*

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Paul Ramsey's Political Ethics David T. E. Attwood, 1992 this is a good book that will well serve both students who are new to Ramsey and those who might not be better acquainted with his work THE JOURNAL OF RELIGION **Movies Made for Television** Alvin H. Marill, 1984 Television historian Alvin H Marill has compiled a comprehensive listing of every film made for television since the first was broadcast in 1964 Each entry cites the film's

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Embracing the Tune of Appearance: An Mental Symphony within **Chapter 4 Making The Minimum Dave Rammsey**

In a world used by monitors and the ceaseless chatter of fast interaction, the melodic beauty and emotional symphony created by the written word usually disappear into the back ground, eclipsed by the relentless noise and disturbances that permeate our lives. However, situated within the pages of **Chapter 4 Making The Minimum Dave Rammsey** a wonderful fictional treasure brimming with organic thoughts, lies an immersive symphony waiting to be embraced. Constructed by a wonderful composer of language, this interesting masterpiece conducts readers on an emotional trip, well unraveling the concealed melodies and profound affect resonating within each cautiously constructed phrase. Within the depths of this poignant assessment, we will investigate the book is main harmonies, analyze their enthralling publishing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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