

## Ramsey Ch 4 - Debt

### Hidden Costs of Credit

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#### 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

**Michael Rajnik**



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