## **Credit Is Costly**

CHAPTER 4, LESSON 4

MAMES

DATE

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#### 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 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 introductory rate expires and a new increased rate takes effect.)

# **Chapter Student Activity Sheet Hidden Costs Of Credit**

**Preston Gralla** 

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web there is no one answer to this question as the gizmo is an interactive tool and the answers vary depending on how the user interacts with the gizmo generally the user

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