

# 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 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

**Colorado Society of Engineers**



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

**Personal Finance Workbook For Dummies** Sheryl Garrett, 2012-02-01 Hands on tools and strategies to boost your financial fitness From analyzing assets to planning for retirement this new edition of Personal Finance Workbook For Dummies gives you the information and resources you need to get your finances under control Personal Finance Workbook For Dummies walks you through a private financial counseling session using worksheets checklists and formulas for assessing financial health providing for day to day financial management making wise financial decisions and investing for financial growth Addresses the latest changes in tax and credit laws and regulations Strong focus on behavioral finance and how these issues impact decision making with regard to personal money management Tips to plan for big ticket purchases Expanded coverage on building and managing wealth Information on how effective asset allocation can help reduce volatility and or increase opportunity Websites and ideas on how to get the most bang for your buck in everyday household expenditures From budgeting and cutting expenses to getting out of debt and planning for retirement Personal Finance Workbook For Dummies is a solution for those looking to avoid bankruptcy as well as those looking for something to help them plan for a successful financial future

**Personal Bankruptcy For Dummies** James P. Caher, John M. Caher, 2003-02-28 The number of new personal bankruptcies filed each year continue to increase And there is no relief in sight Bankruptcy is never a painless or easy decision but with a little know how you can get through this process with a minimum of headache heartache and indigestion With a clear focus towards the future you can then begin to get your finances and your life back in order If you re considering bankruptcy are currently in the process of filing for bankruptcy or on the brink of bankruptcy and looking for a way to get through debt Personal Bankruptcy For Dummies can help you make the best decisions about your financial future Personal Bankruptcy For Dummies is a nuts and bolts toolbox which covers both Chap7 and Chapter 13 bankruptcy Written by two seasoned experts on bankruptcy law this easy to follow guide walks you through the bankruptcy process and explains how to rebuild your credit after filing for bankruptcy Straightforward answers and reliable advice can help you sort out all of your possibilities with a clear understanding of what you have to gain and what s to lose This carefully written guidebook will show you how to Consider alternatives to bankruptcy Decide which type of bankruptcy is right for you Prevent further financial damage before filing for bankruptcy Defend yourself from bill collectors and the IRS Save your home and other important assets Wipe out credit card debt Use bankruptcy to deal with tax debts Repair your credit and stay out of financial trouble Filled with expert tips and tactics for navigating the world of bankruptcy Personal Bankruptcy For Dummies gives you the ammunition and information you need to intelligently and confidently choose your own best path and get back on your feet again

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book covers hiring training and managing employees with injury avoidance in mind The authors provide a blueprint for dealing with injured employees and their families and for determining the correct time for the employee to return to work The book discusses the all important issues of fraud modified duty substance abuse testing and accident investigations It also provides guidance for managing safety efforts in a manner that controls workers compensation cost The book shows readers how they can impact favorably the amount their organization pays in premiums      **Prentice Hall's MOUS Test**

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Severn,Stephen B. Hopkins,1926      **The builder** ,1877      *Engineers' Bulletin* Colorado Society of Engineers,1919

Hospital Accounting ,1959

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