

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

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Chapter 4 Student Activity Sheet Hidden Costs of Credit Answers This activity sheet focuses on understanding the hidden costs associated with credit beyond the advertised interest rates By exploring these often overlooked expenses students gain a deeper understanding of how credit can impact their financial wellbeing This sheet is divided into three sections

- 1 Understanding the Basics This section provides definitions and explanations of key credit terms including APR Annual Percentage Rate The annual cost of credit expressed as a percentage Finance Charge Total cost of borrowing money including interest and fees Fees Various charges associated with using credit like late payment fees annual fees and overdraft fees Compound Interest Interest calculated on both the principal amount and accumulated interest Credit Limit Maximum amount allowed to be borrowed on a credit card Minimum Payment The smallest amount required to be paid each month
- 2 Calculating the Hidden Costs This section presents scenarios and calculations to illustrate the impact of hidden costs on total borrowing costs
- Scenario 1 Late Payment Fees This scenario shows how a late payment fee on a credit card can significantly increase the total cost of credit
- Scenario 2 Cash Advance Fees This scenario demonstrates the high fees associated with cash advances and the detrimental impact on the balance
- Scenario 3 Annual Fees This scenario highlights the impact of annual fees particularly for credit cards with high annual fees
- Scenario 4 Compound Interest This scenario explores the compounding effect of interest illustrating how even small interest rates can lead to substantial costs over time

3 Avoiding the Pitfalls This section provides students with practical tips and strategies for

- 2 minimizing the hidden costs of credit

Pay on Time Emphasize the importance of paying bills on time to avoid late payment fees Avoid Cash Advances Highlight the high cost of cash advances and suggest alternatives Shop for LowInterest Credit Encourage students to compare interest rates and fees before choosing a credit card Use Credit Wisely Discuss the importance of responsible credit use including using credit only for planned expenses and budgeting for repayments

Answers and Explanations This section provides answers to questions and calculations from the activity sheet alongside detailed explanations to help students understand the concepts

Example Scenario 1 Late Payment Fees

Question Sarah has a 1000 credit card balance with a 15 APR She missed her payment by 10 days and incurred a 25 late fee How much does the late fee add to the total cost of credit

Answer The late fee directly adds 25 to the total cost of credit This means the late fee adds to the overall amount Sarah needs to repay While it seems small it can have a substantial impact over time especially if repeated

Explanation The late fee adds to the total cost of credit because its an additional expense related to using the credit card This illustrates how even seemingly small fees can significantly

impact the overall borrowing cost making responsible credit management crucial Conclusion This activity sheet aims to equip students with the knowledge and skills to make informed decisions about credit By understanding the hidden costs associated with credit students can become more financially responsible and avoid falling into debt traps Note This is a sample structure and content You can customize the activity sheet based on the specific learning objectives and level of your students You can also incorporate additional scenarios questions and activities to enhance learning 3

The Future of High-Cost Credit Dominion of Interest Rates: Credit and Debt, U.S. Federal Budget, Global Arena The Credit Monthly Federal Reserve Bulletin Unit Costs of Salaries in Teachers Colleges and Normal Schools The Solicitors' Journal School and Society The Irish Law Times and Solicitors' Journal An Analysis of Retail Credit Extension in Oklahoma Social and Economic Consequences of Buying on the Instalment Plan The Lawyer and Credit Man Good Hardware A Digest of the Reported Decisions of the Courts of Common Law, Bankruptcy, Probate, Admiralty, and Divorce The Nation's Schools Report on Agricultural Credit The Annals of the American Academy of Political and Social Science Telegraphic Mining Code Bulletin of the Agricultural Experiment Station The Economics of Instalment Selling: Credit Risks Atlantic Reporter Jodi Gardner Herman J. Magee Findley Weaver Wilbur Clayton Plummer John Mews Michael Vincent O'Shea Ralph Roscoe Enfield Charles Algernon Moreing Edwin Robert Anderson Seligman

The Future of High-Cost Credit Dominion of Interest Rates: Credit and Debt, U.S. Federal Budget, Global Arena The Credit Monthly Federal Reserve Bulletin Unit Costs of Salaries in Teachers Colleges and Normal Schools The Solicitors' Journal School and Society The Irish Law Times and Solicitors' Journal An Analysis of Retail Credit Extension in Oklahoma Social and Economic Consequences of Buying on the Instalment Plan The Lawyer and Credit Man Good Hardware A Digest of the Reported Decisions of the Courts of Common Law, Bankruptcy, Probate, Admiralty, and Divorce The Nation's Schools Report on Agricultural Credit The Annals of the American Academy of Political and Social Science Telegraphic Mining Code Bulletin of the Agricultural Experiment Station The Economics of Instalment Selling: Credit Risks Atlantic Reporter Jodi Gardner Herman J. Magee Findley Weaver Wilbur Clayton Plummer John Mews Michael Vincent O'Shea Ralph Roscoe Enfield Charles Algernon Moreing Edwin Robert Anderson Seligman

this book proposes a new way of thinking about the controversial and complex challenges associated with the regulation of high cost credit specifically payday lending these products have received significant attention in both the media and political arena the inadequacy of regulatory interventions has created ongoing problems with the provision of high cost credit particularly for consumers with lesser bargaining power and who are already financially vulnerable the book tackles two specific gaps in the existing literature the first involves inadequate analysis of the relevant philosophical concepts around high cost credit which can result in an over simplification of what are particularly complex issues the second is a lack of engagement in both the market and lived experience of borrowers resulting in limited understanding of those who use these financial

products the future of high cost credit explores the theoretical grounding policy initiatives and interdisciplinary perspectives associated with high cost credit making a novel and insightful contribution to the existing literature the problems with debt extend far beyond the legal sphere and the book will therefore be of interest to many other academic disciplines as well as for those working in public policy and the third sector

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