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2. There is no annual fee for this credit card. 3. The grace period is at least 20 days. 4. There is no special introductory rate on this card 5. \$1,000 x 3% = \$30 6. \$39 7. Your late charge will be \$15, \$29, or \$39 depending on the balance of your credit card. Your APR will most likely increase. Hidden Costs of Credit

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The secret of these sites is that your credit report is free, but checking your report also enrolls you automatically in their credit monitoring services... for a fee. That is, unless, you call to cancel within the initial trial period (usually one week). Once enrolled, fees run anywhere from \$12.95 a month to as much as \$29.95.

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• 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.

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21 months. Calculate the total amount (principal and interest) needed to pay off this debt if you pay \$50 per month. (# of months) × (monthly payment amount) 21 (months) × 50 = \$1,050. Calculate the total amount of interest that would be paid on this debt. (Total amount paid) – (principal) 1,050 – 1,000 = \$50.

Procedure Materials: Answers Objective

A worksheet is provided at the end of this document to help you in identifying and quantify hidden costs and contributions. The worksheet can be completed by following the following steps. Step 1 Brainstorm and identify non-cash contributions that you have received that are significant to your organization.

Hidden Costs and Contributions Worksheet | Demonstrating Value

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Transaction fee for cash advances. 3% of the amount of each transaction, but not less than \$10.00. Late Payment fee\$15.00 on balances up to, but not including, \$100; \$29.00 on balances of \$100.00 up to, but not including, \$250.00; and \$39.00 on balances of \$250.00 and over. Over-the Credit-Limit fee\$39.00.

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Personal Finance: Chapter 4

1. Budget Builder; 2. Activity: Free Credit Report; 3. Activity: The Hidden Cost of Credit; 4. Video: Drive Free Cars; 5. Video: 15 vs. 30 Year Mortgages

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Late Fees and Rate Increases. It's important to make monthly payments on time to preserve your credit score. At the same time, paying on time can help you avoid steep late fees. One missed payment can cost as much as a \$39 late fee, and your interest rate may skyrocket to over 30%.