

Name _____

Calculating the Cost of Credit Card Purchases

Credit card companies charge you interest if you do not pay the balance in full. They list their interest rate as an annual percentage rate (APR). This rate tells you what you would be charged yearly. To find your rate per month, divide the APR by 12.

Example: Marley paid \$300 on her \$520 credit card bill. Her APR is 18.9%. Find the new balance.

$$\text{Unpaid Balance: } \$520 - \$300 = \$220$$

$$\text{Monthly Interest Rate: } 18.9\% \div 12 = 1.575\%$$

$$\text{Finance Charge: } \$220 \times 0.01575 = \$3.465$$

$$\text{New Balance: } \$220 + \$3.47 = \$223.47$$

Bill (\$)	Amount Paid (\$)	APR (%)	Unpaid Balance (\$)	Monthly Interest Rate (%)	Finance Charge (\$)	New Balance (\$)
896	150	21.5				
195	45	16.75				
534	450	17.9				
672	600	22.9				
980	500	17.1				
155	35	18.5				

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