

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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Table of Contents Math Worksheet Credit Card Offers Near Me

1. Understanding the eBook Math Worksheet Credit Card Offers Near Me
 - The Rise of Digital Reading Math Worksheet Credit Card Offers Near Me
 - Advantages of eBooks Over Traditional Books
2. Identifying Math Worksheet Credit Card Offers Near Me
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Math Worksheet Credit Card Offers Near Me
 - User-Friendly Interface
4. Exploring eBook Recommendations from Math Worksheet Credit Card Offers Near Me
 - Personalized Recommendations
 - Math Worksheet Credit Card Offers Near Me User Reviews and Ratings
 - Math Worksheet Credit Card Offers Near Me and Bestseller Lists
5. Accessing Math Worksheet Credit Card Offers Near Me Free and Paid eBooks

- Math Worksheet Credit Card Offers Near Me Public Domain eBooks
- Math Worksheet Credit Card Offers Near Me eBook Subscription Services
- Math Worksheet Credit Card Offers Near Me Budget-Friendly Options

6. Navigating Math Worksheet Credit Card Offers Near Me eBook Formats

- ePUB, PDF, MOBI, and More
- Math Worksheet Credit Card Offers Near Me Compatibility with Devices
- Math Worksheet Credit Card Offers Near Me Enhanced eBook Features

7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Math Worksheet Credit Card Offers Near Me
- Highlighting and Note-Taking Math Worksheet Credit Card Offers Near Me
- Interactive Elements Math Worksheet Credit Card Offers Near Me

8. Staying Engaged with Math Worksheet Credit Card Offers Near Me

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Math Worksheet Credit Card Offers Near Me

9. Balancing eBooks and Physical Books Math Worksheet Credit Card Offers Near Me

- Benefits of a Digital Library
- Creating a Diverse Reading Collection Math Worksheet Credit Card Offers Near Me

10. Overcoming Reading Challenges

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time

11. Cultivating a Reading Routine Math Worksheet Credit Card Offers Near Me

- Setting Reading Goals Math Worksheet Credit Card Offers Near Me
- Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Math Worksheet Credit Card Offers Near Me

- Fact-Checking eBook Content of Math Worksheet Credit Card Offers Near Me
- Distinguishing Credible Sources

13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development

- Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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