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Student Activity Sheet Hidden  
Costs Of Credit

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**Chapter 4 Student Activity Sheet**

Chapter 4, Lesson 1 Activity Sheet

Answers . 1. Electron . Nucleus . 2.

Proton no charge . Electron positive

charge . Neutron negative charge . 3.

Two protons

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## **Chapter 4, Lesson 1 Activity Sheet Answers**

Chapter 4, Lesson 5 Activity Sheet  
Answers . 1. In covalent bonding, each  
atom attracts the other atom's electrons  
and electrons from each atom end up  
being shared by both atoms. In ionic  
bonding, the attractions are less

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balanced and electrons are attracted by one atom significantly more than another.

## **Chapter 4, Lesson 5 Activity Sheet Answers**

CHAPTER4 The Debt Snowball Procedure  
Divide students into groups. Each group will need a copy of the student activity

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sheet, planning form and debt snowball form. Encourage students to think creatively while laying out their plan. For example, their plan could include adjusting expenses (cutting cable, decreasing food, etc.),

**Procedure - Kentucky Department  
of Education**

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## **Chapter 4 Making The Minimum Student Activity Sheet Dave ...**

CHAPTER 4 ACTIVITY OBJECTIVE The purpose of this activity is for students to examine the true cost of credit. Students

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will read a sample disclosure statement and understand the fees, limits, finance charges, grace periods, APRs, etc. associated with credit. Teacher Instructions Hand out the student activity sheet and sample disclosure form.

**Hidden Costs of Credit - [ctaeir.org](http://ctaeir.org)**

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## Student Activity Sheet Hidden Costs Of Credit

CHAPTER 4 Making the Minimum Procedure Hand out the student activity sheet and minimum payment schedule. Students will read the scenario and analyze data to answer the problems.

Answers 1 Zach would pay the 2.5% (\$22.75) since it is larger;  $910 \div .025 = 22.75$

2 154 months of payments  $\div 12$  months = 12 years, 10 months

3 Month

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91 (\$3.71)

**Procedure Answers**

UNIT 4 NUTRITION AND PHYSICAL  
ACTIVITY Chapter 10 Nutrition for Health  
Test Taking 123 Real World Connection  
125 Lesson 1 Note Taking 127 Academic  
Integration: English 129 Lesson 2 Note  
Taking 130 Academic Integration:

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Science 132 Lesson 3 Note Taking 133  
Academic Integration: English 135  
Lesson 4 Note Taking 136 Academic  
Integration: English 138

**Student Activity Workbook**

CHAPTER4 Making the Minimum  
Procedure Hand out the student activity  
sheet and minimum payment schedule.

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Students will read the scenario and analyze data to answer the problems.  
Answers: 1 \$1,119.57 2 154 months of payments  $\div$  12 months = 12 years, 10 months 3 Month 90 (\$3.68) to month 91 (\$3.71)

**Procedure - Mrs. Mustoe's Webpage**  
Chapter 4 Student Activity Sheet

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Individual account information is removed from your credit report seven years after the last activity on the account, except Chapter 7 bankruptcy, which stays on your credit report for. a) 1 year b) 10 years c) 5 years d) 20 years

## **Foundations in Personal Finance- Chapter 4 Test Flashcards ...**

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## Student Activity Sheet Hidden Costs Of Credit

CHAPTER4 Rent to Own Procedure Hand out the student activity sheet and direct students to use a search engine to find a rent-to-own website. Be sure to evaluate possible rent-to-own websites yourself before directing students to visit. Rent-to-own businesses are often unscrupulous on the web just as they are in person.

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**Procedure Answers - Kentucky**

**Department of Education**

CHAPTER 4 STUDENT ACTIVITY SHEET

True Cost of Ownership How much value do you lose on the purchase of a new automobile? Is it the same for each one? Find out how much you will lose in a five-year cycle. Choose a new car to research.

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## **Faith McAdoo - 4 True Cost Of Ownership.docx - CHAPTER 4 ...**

Chapter 4 Student Activity Sheet

Eventually, you will enormously discover a other experience and realization by spending more cash. nevertheless when? realize you bow to that you require to acquire those every needs in

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the manner of having significantly cash?  
Why dont you try to get something basic  
in the beginning?

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

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Video: 15 vs. 30 Year Mortgages

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