

# Credit Is Costly

## CHAPTER 4, LESSON 4

NAMES

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DATE

### DIRECTIONS

Use the following key terms and the information on the Sample Disclosure Form to answer the questions.

### Key Terms

- **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 to 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 (Remember, the longer the loan, the lower your monthly payment and the greater the interest paid.)
- **Grace Period:** the length of time that the lender charges no interest on money borrowed when you pay off your balance in full each month
- **Annual Percentage Rate:** the cost of the loan each year expressed as a percentage (All lenders are required by law to calculate APR the same way.)
- **Introductory Rate:** lower interest rate offered by credit card companies, usually for a short period of time, to entice you to sign up for credit with them (Eventually, the introductory rate expires and a new increased rate takes effect.)

# Chapter 4 Student Activity Sheet Hidden Costs Of Credit Answers

**DP Hallahan**



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

**Popular Mechanics** ,2000-01 Popular Mechanics inspires instructs and influences readers to help them master the modern world Whether it s practical DIY home improvement tips gadgets and digital technology information on the newest cars or the latest breakthroughs in science PM is the ultimate guide to our high tech lifestyle **Consumers Index to Product Evaluations and Information Sources** ,1983

## **Chapter 4 Student Activity Sheet Hidden Costs Of Credit Answers** Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has been apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Chapter 4 Student Activity Sheet Hidden Costs Of Credit Answers**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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

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