

car for \$10,000 (Amount of loan: \$10,000)

APR:	10%
Length of Loan:	60 months
Total Cost of Loan:	\$12,748.23
Monthly Payment:	\$212.47
Total Finance Charge:	\$2,748.23

APR:	14%
Length of Loan:	60 months
Total Cost of Loan:	\$13,960.95
Monthly Payment:	\$232.68
Total Finance Charge:	\$3,960.95

APR:	12%
Length of Loan:	60 months
Total Cost of Loan:	\$13,346.67
Monthly Payment:	\$222.44
Total Finance Charge:	\$3,346.67

APR:	16%
Length of Loan:	60 months
Total Cost of Loan:	\$14,590.83
Monthly Payment:	\$243.18
Total Finance Charge:	\$4,590.83

- Which car can Manuel afford?
The car for \$6,000
- What are the terms of the loan that would allow Manuel to buy a car and still stay within his budget?
A 60-month loan with an APR of 10%
- Using the column "How You'd Do It" on Manuel's budget worksheet, figure how you would set up a budget if you had Manuel's income and expenses.
- What were the main differences between the budget you set up using Manuel's income and expenses and the budget that was provided?

Chapter 7 Student Activity Sheet Budget Answers

Minjie Lin



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Budgeting: A Practical Approach Russell Clowes, Vic Scriven, 2015-05-20 Budgeting A Practical Approach 2e provides students with a practical competency based approach to the principles and preparation of budgets The National Institute of Accountants NIA The NIA is one of three peak bodies for accounting professionals in Australia With more than 12 500 members in Australia and overseas NIA members work in industry commerce government academia and public practice

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