

Consumer Math Unit 6 Study Guide

1. Understand the causes of overdraft and the fees associated with overdrafting an account.
 - a. **Overdraft** is a check which cannot be covered by funds in the account.
 - b. There are heavy fees associated with overdraft.
 - c. Intentionally writing a check on an account with insufficient funds is fraud.
 - d. Overdrafts can occur when people do not reconcile their bank statement, forget to record an ATM withdrawal, forget to make a deposit, or make a mistake in their arithmetic.
 - e. Overdrafts can also occur because deposits may be held until the check clears or all debits may be posted before a deposit is added. Customers are responsible for knowing their bank's policy.
2. Be able to calculate the benefits of overdraft protection (the fees associated with overdraft) in specific examples.
 - a. **Overdraft protection** is when the bank will loan the customer the money needed to cover an overdraft check.
 - b. To calculate the benefits of overdraft protection, calculate how much is charged in fees to balance the debts. (Add together the fees and the amount of the checks and subtract any money that was in the account.)
3. Know how to calculate the interest on large purchases.
 - a. To calculate interest, use the formula $I = PRT$, where I is the interest, P is the principal (amount borrowed), R is the rate of interest as a decimal, and T is the time in years.
 - b. To calculate what percent of each monthly payment is interest, divide the total interest paid by the number of payments, then divide by the total monthly payment and multiply by 100.
 - c. To calculate what percent of the total payments is interest, divide the total interest paid by the total payments and multiply by 100.
4. Be able to calculate interest, proceeds, and finance charges on discount loans.
 - a. **Discount loans** are loans in which the interest is paid in advance for the amount of money loaned.
 - b. **Proceeds** are the amount of money received when money is borrowed. This amount is less than the principal.
 - c. A **finance charge** is the price paid to use someone else's money to make purchase.
 - d. To calculate the interest, use the formula $I = PRT$, where I is the interest, P is the principal (amount borrowed), R is the rate of interest as a decimal, and T is the time in years. If the time is a part of a year, use an exact fraction not a rounded decimal.
 - e. To calculate the proceeds, subtract the interest from the principal.

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