

## Hidden Costs Of Credit Answers 1 3

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Procedure Materials: Answers Objective  
A worksheet is provided at the end of this document to help you in identifying and quantify hidden costs and contributions. The worksheet can be completed by following the following steps. Step 1 Brainstorm and identify non-cash contributions that you have received that are significant to your organization.

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Personal Finance: Chapter 4

1. Budget Builder; 2. Activity: Free Credit Report; 3. Activity: The Hidden Cost of Credit; 4. Video: Drive Free Cars; 5. Video: 15 vs. 30 Year Mortgages

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Late Fees and Rate Increases. It's important to make monthly payments on time to preserve your credit score. At the same time, paying on time can help you avoid steep late fees. One missed payment can cost as much as a \$39 late fee, and your interest rate may skyrocket to over 30%.

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