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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 91 (\$3.71)

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4 Add interest paid for months 1-12 = \$164.45 ÷ (minimum payments for months 1-12 = \$259.65) = 63.33%  
5 Month 111 \$5.08 principal vs. \$4.92 interest / 9 years  
3 months 6 \$393.56; Making The Minimum

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payments for months 1-12 =  
 $\$259.65$ ) = 63.33% 5 Month  
111  $\$5.08$  principal vs.  
 $\$4.92$  interest / 9 years 3  
months 6  $\$393.56$ ; 40 months  
/ 3 years 4 months; 63  
months / 5 years 3 months 7  
.19  $\div$  12 = .0158 / 1.58% per  
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Answer Key*

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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) 4 Add interest  
paid for months 1-12 =  
\$164.45  $\div$  (minimum payments  
for months 1-12 = \$259.65) =  
63.33% 5 Month 111 \$5.08  
principal vs. \$4.92 interest  
6 Yes. \$10.00 month 90-153  
the payment ...

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4 Add interest paid for

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Month 111

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