



CREDIT CARD ACTIVITY SHEET

YOUR JOB: _____

1	ANNUAL SALARY	£
2	MONTHLY SALARY <i>(Line 1 divided by 12)</i>	£
REGULAR MONTHLY EXPENSES		
3	SAVINGS <i>(Line 2 x 10%)</i>	£
4	DONATIONS <i>(If applicable)</i>	£
5	RENT or MORTGAGE	£500.00
6	UTILITIES (WATER, GAS, ELECTRICITY, TELEPHONE)	£200.00
7	FOOD	£250.00
8	INSURANCE (HOME AND CAR)	£120.00
9	CAR LOAN	£350.00
10	TOTAL SPENT ON REGULAR EXPENSES <i>(Total of lines 3-9)</i>	£
11	MONTHLY SALARY LEFT AFTER PAYING REGULAR EXPENSES <i>(Line 2 minus line 10)</i>	£
ITEMS BOUGHT THIS MONTH WITH YOUR CREDIT CARD		
12	NEW CLOTHES	£150.00
13	CARDS & BIRTHDAY PRESENTS FOR FRIENDS	£50.00
14	CDS	£45.00
15	EATING OUT - RESTAURANTS, TAKE-AWAYS	£125.00
16	SWEETS, CHOCOLATES, SNACKS, NIBBLES	£25.00
17	CINEMA	£50.00
18	TOTAL SPENT ON CREDIT CARD THIS MONTH <i>(Total of lines 12-17)</i>	
19	HOW MUCH YOU CAN AFFORD TO PAY TO YOUR CREDIT CARD COMPANY	£
20	IF YOU CAN ONLY AFFORD TO PAY THE MINIMUM OF £20 ON YOUR CREDIT CARD EACH MONTH, HOW MANY MONTHS WILL IT TAKE YOU TO PAY THIS AMOUNT OFF	
NOTE:	<i>This example does not include the ongoing interest charged on your credit card. If you take the amount you owe, and add an interest rate of 20% for each year that it takes you to pay it off, you can figure out how much you'll actually be paying to the credit card company. For example, if you have a credit card balance of £1000, and you only pay the minimum of £20, and you have an interest rate of 20%, it will take you about 18 years to pay it off, and you will end up paying the credit card company £4120!</i>	OH DEAR, WHO WOULD HAVE THOUGHT IT'D COST SO MUCH!



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