

# How to Calculate Credit Card Interest

①

$$\frac{\text{Annual Percentage Rate (APR)}}{365}$$

=

Daily Interest Rate

②

$$\frac{\text{Sum of Daily Unpaid Balances in Billing Period}}{\text{Days in Billing Period}}$$

=

Average Daily Balance

③

$$\text{Daily Interest Rate} \times \text{Average Daily Balance} \times \text{Days in Billing Period} = \underline{\text{Interest}}$$

EXTRA

*\*If your credit card issuer compounds interest daily or monthly, then the amount you'll have to pay in interest will vary.*

# Royal Bank Credit Card Interest Calculator

**Scott C. Dulebohn**



## **Royal Bank Credit Card Interest Calculator:**

**Money 101** Ellen Roseman, 2010-02-18 Money 101 The One Class You Can't Afford to Cut You are working hard and trying to save some money but at the end of the day there never seems to be enough to go around Money 101 is a crash course on financial basics from one of Canada's most trusted personal finance columnists Ellen Roseman offers easy to understand advice on a wide range of topics including tips on spending less and saving more managing a budget negotiating mortgages and car leases getting the insurance you need investing saving for children's education and your own retirement and much more Money 101 helps you master personal finance without pain whether you're a novice or experienced Your own personal tutor it'll teach you to get better control of your money so you'll have more to save and invest Portrait Photography by Joseph Marranca Used by Permission

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