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CHAPTER4 Making The Minimum Procedure Hand out the student activity sheet and minimum payment schedule. Students will read the scenario and analyze data to answer the problems. Answers 1 Zach would pay the 2.5% (\$22.75) since it is larger; 910 + .025 = 22.75 2 154 months of payments + 12 months = 12 years, 10 months 3 Month 91 (\$3.71)