

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

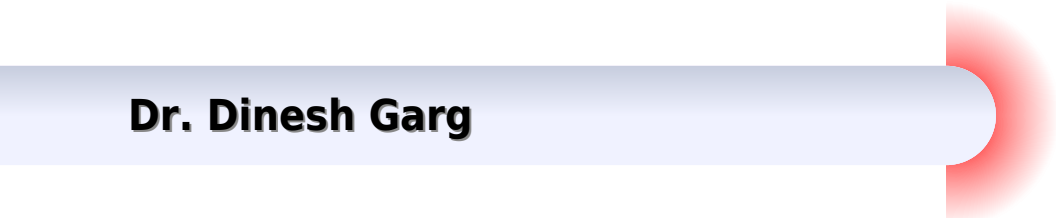
$$\text{Daily Interest Rate} \times \text{Average Daily Balance} \times \text{Days in Billing Period} = \underline{\text{Interest}}$$

EXTRA

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

Are Credit Card Interest Rates Calculated Daily

Dr. Dinesh Garg



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