

Name: _____

Date: _____

Savings Bank

P.O. Box 555

Calgary, AB, T1Y X3A



Savings Credit Card Statement

Ms. Maria Jones

786 Main Street

Calgary, Alberta

T2Z 5X3

Statement Period

Dec. 22, 2021 – Jan 22, 2022

Statement Date

Jan. 22, 2022

Account #

4918 987 654 555 234

page 1 of 2

If you have any questions about this statement, call us at:

1-888-555-5432 / 613-555-0987

TTY Service 1 -800 – 555 - 7890

| | |
|------------------------------|---------------------|
| Payment due date | Feb 12, 2022 |
| Total minimum payment | \$ 10.00 |
| Current minimum payment | \$ 10.00 |
| Previous balance, Dec 21/21 | \$1036.78 |
| Interest | + |
| Payments/credits | - |
| Purchases/charges | + |
| New balance | = |
| Credit limit | \$ 2000.00 |
| Credit available | \$ 1741.98 |

Interest Information

Annual interest rates as of statement date:

Cash advances 22.99%

Purchases 19.99%

Transactions since your last statement

| Ref.# | Trans Date | Post Date | Details | Amount (\$) |
|-----------------------------------------------|------------|-----------|-------------------------------|-------------|
| Ms. Maria Jones – 4918 987 654 555 234 | | | | |
| 001 | Dec 21 | Dec 22 | WELCOME CAFE 4523 CALGARY AB | 3.23 |
| 002 | Dec 28 | Dec 29 | CENTRAL PARKING EDMONTON AB | 6.00 |
| 003 | Jan 5 | Jan 6 | NATURE SHOES 00345 CALGARY AB | 43.20 |
| 004 | Jan 12 | Jan 13 | CITY SWIM LESSONS AIRDRIE AB | 83.89 |

Continued on next page

Statement Period
Statement Date
Account #

Dec. 22, 2021 – Jan 22, 2022
Jan. 22, 2022
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Transactions - continued

| REF. # | TRANS DATE | POST DATE | DETAILS | AMOUNT(S) |
|--------------------------------------------|-----------------------|----------------------|-----------------------------|------------------|
| 005 | Jan 17 | Jan 18 | OTTAWA AIRPORT CALGARY AB | 10.00 |
| 006 | Jan 20 | Jan 21 | REFILL GAS CALGARY AB | 25.00 |
| 007 | Jan 21 | Jan 22 | BM GROCERY STORE CALGARY AB | 85.00 |
| SUB – TOTAL CREDITS – 4918 987 654 555 234 | | | | \$0.00 |
| SUB – TOTAL DEBITS – 4918 987 654 555 234 | | | | \$258.02 |

Interest Charges

| | |
|-----------------------|--------|
| Cash advances/cheques | \$0.00 |
| Special rate offers | \$0.00 |
| Purchases | \$1.70 |

Estimate of the time it will take to pay the “New Balance” shown on this statement through minimum payments: 2 years and 2 months

| | | |
|------------------------------|---------------------------------|--------------|
| Reading a Credit Card Bill | | Reading |
| Theme: Consumers and Banking | | CLB Level: 4 |
| Topic: Credit Card Bill | Competency: Getting Things Done | |

INDICATORS OF ABILITY

Get information from simple formatted texts (such as forms, tables, schedules and directories).

- Identifies layout and specific information.
- Identifies type and purpose.

Source: Taken from: www.realworldtask.ca CB-R4-c-Reading a Credit Card Bill
2018 Ottawa-Carleton District School Board

Part A – Look at the statement (2 pages). Please read the sentences below. Circle T (true) or F (false) for each sentence. If the sentences are false, correct them.

1. This is a bank statement. T / F ___/1
2. Maria owes \$256.32 this month on her bill. T / F ___/1
3. Maria owed \$1036.78 last month. T / F ___/1
4. Maria paid her balance on time last month. T / F ___/1
5. If she borrows money from the credit card, she has to pay 22.99% interest annually on the money. T / F ___/1
6. She must pay a minimum of \$258.02 by February 12th, 2022. T / F ___/1
7. The statement period covers Dec. 22nd, 2021, to Jan. 21st, 2022. T / F ___/1

8. She currently has \$2000.00 available to spend on her credit card.

T / F

___/1

Part B - Short Answers.

Please answer these questions. Don't worry about spelling or grammar.

1. What will happen if Maria pays on Jan. 30th, 2022?

___/2

2. Did Maria spend more on essential or non-essential items this month?

___/2

Explain.

STUDENT SELF-CHECK

How much did you understand? Circle one: All Most Some A little

Were there any new words or expressions? If so, copy them here to learn.

| | | |
|----------------|----------------|----------------------------------------------------------------|
| Success = 9/12 | Score: ___ /12 | Pass: <input type="checkbox"/> Yes <input type="checkbox"/> No |
|----------------|----------------|----------------------------------------------------------------|