

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

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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 + \$ 1.70

Payments/credits - \$ 1036.78

Purchases/charges + \$ 256.32

New balance = \$ 258.02

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 (\$)
<b>Ms. Maria Jones – 4918 987 654 555 234</b>				
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

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**Statement Period**  
**Statement Date**  
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Dec. 22, 2021 – Jan 22, 2022  
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**Transactions - continued**

REF. #	TRANS DATE	POST DATE	DETAILS	AMOUNT(S)
005	Jan 17	Jan 18	OTTAWA AIRPOT 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
<b>Theme:</b> Consumers and Banking		<b>CLB Level:</b> 4
<b>Topic:</b> Credit Card Bill	<b>Competency:</b> 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](http://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 12<sup>th</sup>, 2022. T / F \_\_\_\_/1
7. The statement period covers Dec. 22<sup>nd</sup>, 2021, to Jan. 21<sup>st</sup>, 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. 30<sup>th</sup>, 2022?

\_\_\_/2

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

\_\_\_/2

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**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.

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