Solve the problem. Use an annual percentage table if necessary.

1. A retired couple buys a new recreational vehicle (RV) for $54,000. They make a down payment of $13,000 and finance the balance at 9.0% APR over 60 months. Before making the 36th payment, the couple decides to pay the remaining balance on the loan. How much interest will the couple save (use the actuarial method)?

Solve the problem.

2. During his August vacation, Zev charged the following expenses to his credit card: meals, ($144), gasoline ($53), and hotel ($388). On September 1, he makes a payment of $214 and makes no other purchases with this credit card. The bank that issues the card charges 1.4% interest per month. What is the balance due on October 1?

3. On the June 10 billing date, Yuri had a balance of $324.98 on his credit card. The transactions during the following month were:
   - June 12 Payment $56.51
   - June 22 Charge: lawnmower $1,459.71
   - July 3 Charge: fireworks $132.33
   The interest rate on the card is 1.4% per month. Using the unpaid balance method, find the new balance on July 10.

4. On the October 15 billing date, Jacob had a balance due of $275.43 on his credit card. The transactions during the following month were:
   - October 17 Payment $20.34
   - October 30 Charge: groceries $56.85
   - November 10 Charge: freezer $257.96
   The interest rate on the card is 1.2% per month. Using the average daily balance method, find the balance due on November 15 (October has 31 days).