

Finance

Formulae: $A = P(1 + in)$ *Simple interest
 $A = P(1 + i)^n$ *Compound interest

1. Determine the amount that I will have if I invest R8 000 for 3 years at an interest rate of 10% simple interest per annum.
2. Joanne loans R4 800 from a bank to buy a washing machine. The loan is taken at an interest rate of 16,5% simple interest per annum.
 - a) What will the total amount be that she owes the bank?
 - b) How much interest did she pay?
3. Calculate the simple interest rate if R827,00 interest was earned on an investment of R6 240 for 5 years.
4. R2 320,00 is invested for two years as follows:
 - At 14 % p.a. simple interest
 - At 12 % p.a. compound interest
 Which is the better investment and by how much?
5. Michael takes out a R15 000 loan from a financial institution at an interest rate of 9% compounded annually. Calculate how much money he will have to pay at the end of six years.
6. Ashna wants to invest some money at a simple interest rate of 11% p.a. How much money should she invest if she wants to receive a sum of R10 000 after 4 years?
7. At what simple interest rate do I need to invest R10 000 if I want my investment to grow to R16 000 in 24 months? Show your working out.

Mcelroy Finance Math Answers

Lingsheng Yao



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An Address Before the Convention of the American Bankers' Association at Saratoga, September 3, 1890

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