

Section 1.1: Compound Interest

1. A bank offers a 5% annual interest rate compounded annually. If you deposit \$1000, how much money will you have after 10 years?



- a. The amount of money after 10 years is \$1629.
- b. The amount of money after 10 years is \$1500.
- c. The amount of money after 10 years is \$1250.
- d. The amount of money after 10 years is \$1000.

2. A bank offers a 5% annual interest rate compounded annually. If you deposit \$1000, how much money will you have after 10 years?

Answer: The amount of money after 10 years is \$1629. This is because the interest is compounded annually, meaning that the interest is added to the principal each year. The formula for compound interest is  $A = P(1 + r)^n$ , where  $A$  is the amount of money after  $n$  years,  $P$  is the principal amount,  $r$  is the annual interest rate, and  $n$  is the number of years. In this case,  $P = 1000$ ,  $r = 0.05$ , and  $n = 10$ . Plugging these values into the formula gives  $A = 1000(1 + 0.05)^{10} = 1000(1.05)^{10} \approx 1629$ .



3. A bank offers a 5% annual interest rate compounded annually. If you deposit \$1000, how much money will you have after 10 years?

Answer: The amount of money after 10 years is \$1629. This is because the interest is compounded annually, meaning that the interest is added to the principal each year. The formula for compound interest is  $A = P(1 + r)^n$ , where  $A$  is the amount of money after  $n$  years,  $P$  is the principal amount,  $r$  is the annual interest rate, and  $n$  is the number of years. In this case,  $P = 1000$ ,  $r = 0.05$ , and  $n = 10$ . Plugging these values into the formula gives  $A = 1000(1 + 0.05)^{10} = 1000(1.05)^{10} \approx 1629$ .

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