

Financial Maths

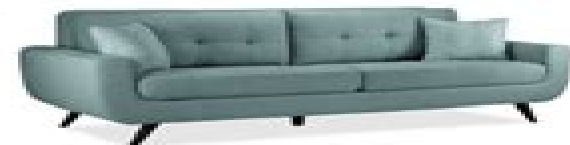
Formulas:

$$A = P(1 + in)$$

$$A = P(1 + i)^n$$

Question 1: Hire Purchase Order

- 1.1 A student buys a TV set of R11 000 on a hire purchase agreement. He agrees to pay a deposit of 20% and the balance over a period of 24 months in monthly instalments at 14% simple interest. He also takes out an insurance premium of R18,50 per month. Calculate the amount of each instalment.
- 1.2 Thabo buys a car radio costing R1 750 on hire purchase. He pays a deposit of R170. He then pays 24 monthly payments of R75. Calculate:
- 1.2.1 The total simple interest paid (to the nearest cent).
 - 1.2.2 The rate of simple interest.
- 1.3 Dylan is furnishing his townhouse and has chosen the sofa he wants. It costs R7 999 if he pays cash for it. He has chosen to hire purchase on the following terms:
- Deposit of R900.
 - 24 months to pay it off.
 - At a rate of 25% per annum.
- Calculate his monthly payments.



Question 2: Hire Purchase Order with Cash Price and Rate

Mikayla wants a new Polaroid camera. It costs R1 750, but her parents said she must buy it herself. She finds one at Hot Gadgets hire purchase contract at 11,5% interest for 3 years. She will need to pay a 15% deposit.



2.1

What will she have paid at the end of 3 years in **total**?

Calculate the monthly instalments.

After some more research on the Internet, she saw that Amazon sells one at \$95. But she needs to pay the shipping fees of \$15 as well.

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Thirumalaisamy P.
Velavancorresponding



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