

Name: _____

MODULE 5 • BANKING

Lesson 5.1: Interpreting Complicated Expressions

Example 2

You take on a summer job to save money for a new car. You will need to choose a savings account to make the most of your money and earn interest. You are going to make an initial deposit of \$1000. You will leave the funds in the bank account for a year. You have two banking options:

Bank 1: Offers 5% interest accruing annually.

Bank 2: Offers 3.5% interest accruing monthly.

Which account would you select? Why would you select this bank account over the other option?

$$A = P \left(1 + \frac{r}{n} \right)^{n \cdot t}$$

P = principal

r = rate

n = # of compoundings

t = time

Bank #1:

$$P = 1000$$

$$r = 5\% \Rightarrow 0.05$$

$$n = 1$$

$$t = 1$$

Bank #2

$$P = 1000$$

$$r = 3.5\% \Rightarrow 0.035$$

$$n = 12$$

$$t = 1$$

Bank #1:

$$A = 1000 \left(1 + \frac{0.05}{1} \right)^{1 \cdot 1}$$

$$A = 1000 (1.05)^1 = \$1,050$$

$$1000(1.05) \rightarrow$$

Bank #2:

$$A = 1000 \left(1 + \frac{0.035}{12} \right)^{12 \cdot 1}$$

$$A = 1000 (1 + 0.002916)^{12}$$

$$1000 (1.002916)^{12}$$

$$\$1035.56$$

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Table of Contents Financial Algebra Answers 1 7

1. Understanding the eBook Financial Algebra Answers 1 7
 - The Rise of Digital Reading Financial Algebra Answers 1 7
 - Advantages of eBooks Over Traditional Books
2. Identifying Financial Algebra Answers 1 7
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Financial Algebra Answers 1 7
 - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Algebra Answers 1 7
 - Personalized Recommendations
 - Financial Algebra Answers 1 7 User Reviews and Ratings
 - Financial Algebra Answers 1 7 and Bestseller Lists
5. Accessing Financial Algebra Answers 1 7 Free and Paid eBooks
 - Financial Algebra Answers 1 7 Public Domain eBooks
 - Financial Algebra Answers 1 7 eBook Subscription Services
 - Financial Algebra Answers 1 7 Budget-Friendly Options

6. Navigating Financial Algebra Answers 1 7 eBook Formats
 - ePub, PDF, MOBI, and More
 - Financial Algebra Answers 1 7 Compatibility with Devices
 - Financial Algebra Answers 1 7 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Financial Algebra Answers 1 7
 - Highlighting and Note-Taking Financial Algebra Answers 1 7
 - Interactive Elements Financial Algebra Answers 1 7
8. Staying Engaged with Financial Algebra Answers 1 7
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Financial Algebra Answers 1 7
9. Balancing eBooks and Physical Books Financial Algebra Answers 1 7
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Financial Algebra Answers 1 7
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Financial Algebra Answers 1 7
 - Setting Reading Goals Financial Algebra Answers 1 7
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Financial Algebra Answers 1 7
 - Fact-Checking eBook Content of Financial Algebra Answers 1 7
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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