

Examples:

continued
interest
\$1,000

• 1/2% value

Monthly Payments per \$1,000 of Loan

Interest Rate	1-Year Loan	2-Year Loan	3-Year Loan	4-Year Loan	5-Year Loan
1%	\$42.50	\$28.20	\$21.26	\$17.66	
2%	\$43.54	\$28.64	\$21.70	\$17.99	
3%	\$44.58	\$29.08	\$22.13	\$18.32	
4%	\$45.62	\$29.52	\$22.57	\$18.65	
5%	\$46.67	\$29.97	\$23.00	\$18.97	
6%	\$47.71	\$30.42	\$23.43	\$19.30	
7%	\$48.75	\$30.86	\$23.86	\$19.63	

1. What is a monthly payment for \$1,000 on a 3-year loan at 3%?

$$1 \cdot 21.26 = 21.26$$

2. What is the monthly payment for \$1,000 on a 2-year loan with an APR of 4%?

$$2 \cdot 28.64 = 57.28$$

3. What is the monthly payment for \$1,000 on a 1-year loan with an APR of 5%?

$$1 \cdot 42.57 = 42.57$$

4. Mark would like to buy a new sedan. The total amount he needs to borrow is \$24,500. He plans on taking out a 4-year loan at an APR of 4.54%.

$$M = \frac{24500 \left(\frac{0.0454}{12} \right) \left(1 + \frac{0.0454}{12} \right)^{48}}{\left(1 + \frac{0.0454}{12} \right)^{48} - 1} = 539.78$$

5. How much interest does he end up paying?

$$539.78 (48) - 24500 = 25,191.16$$

5. Steve bought a cooler sedan than Mark. The total he needs to borrow is \$29,750. He plans on taking out a 4-year loan at an APR of 4.54%.

$$M = \frac{29750 \left(\frac{0.0454}{12} \right) \left(1 + \frac{0.0454}{12} \right)^{48}}{\left(1 + \frac{0.0454}{12} \right)^{48} - 1} = 659.78$$

6. How much interest does he end up paying?

$$659.78 (48) - 29750 = 32,791.16$$

6. Tim needs to borrow \$4,000 until his next paycheck for groceries and bills. Shady Sam lends him \$4,000 for 4 weeks. There is no collateral so the APR is high. Sam charges 12% interest for the 4 weeks. What is the APR for this loan for the nearest 10%?

$$M = \frac{4000 \left(\frac{0.12}{12} \right) \left(1 + \frac{0.12}{12} \right)^{12}}{\left(1 + \frac{0.12}{12} \right)^{12} - 1} = 4226.35$$

7. Ricky thinks he is the coolest and went with a sports car. The total amount he needs to borrow is \$17,900. He plans on taking out a 3-year loan at an APR of 7.3%.

$$M = \frac{17900 \left(\frac{0.073}{12} \right) \left(1 + \frac{0.073}{12} \right)^{36}}{\left(1 + \frac{0.073}{12} \right)^{36} - 1} = 539.78$$

8. How much interest does he end up paying?

$$539.78 (36) - 17900 = 12,121.16$$

8. Paul Lears bought a used \$1,750 that she needed for unexpected car repairs. She must repay the loan in 30 days. The interest is \$120. What is the APR for this loan?

$$\frac{120}{1750} \cdot \frac{360}{30} \cdot 100 = 257.14\%$$

$$\frac{120}{1750} \cdot \frac{360}{30} \cdot 100 = 257.14\%$$

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