

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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Stu Schwartz, Mel Friedman



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