

Financial Math Grade 11 Revision



mathamagicians™

Simple & Compound Interest

Definition

A = accumulated amount

P = principal amount

i = interest rate (decimal)

n = time period

Formula Sheet Given

Simple interest: $A = P(1 + in)$

Simple depreciation: $A = P(1 - in)$

Compound interest: $A = P(1 + i)^n$

Compound depreciation: $A = P(1 - i)^n$

Not Given: Period of investment $n = \frac{\log(\frac{A}{P})}{\log(1+i)}$

Timelines

Step 1: Draw a timeline and write down known variables



In the timeline above, the intervals are given in years. For example, T_0 is the start of the investment, T_1 is the end of the first year and T_4 is the end of the fourth year.

Nominal & Effective Interest

i^n = nominal interest

i = effective interest rate

m = amount compounded p.a.

$$1 + i = \left(1 + \frac{i^n}{m}\right)^m$$

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