

Larry wants to buy a new or used car. However, he is only 5 years old. He knows it will take some time to save up the money to buy the car so he starts saving his money now. After his most recent birthday, he had quite a bit of cash from parties, grandparents, aunts/uncles, etc. After totaling his money, he had exactly \$100.

- a. Larry decides it is time to start investing this money from a mutual fund account so when he turns 18, and is on his own, he will be able to purchase a new or used car. The figure this will be the amount he will receive for the next 13 years, until he turns 18. He knows the current average of a new car in 2024 is \$48,000, according to Google. His first goal is to lower the \$100 into a mutual fund account so he will use "fund calculator compound interest" (google that phrase and click on the first choice) to figure up how much money he will have in 13 years. The interest rate he set 1% receiving is \$1,754 and the compounding will be done monthly. He will make additional deposits of \$100 on a yearly basis with a 2.5% annual growth rate. How much will he have on his 18<sup>th</sup> birthday?

Total amount available on 18<sup>th</sup> birthday: \$15,812.50

- b. Once that is complete, he will start to research the price of new and used cars to get an idea of how much he will need for some of the cars that interest him. Here are some of the numbers he came up with where the first number (x) is the age of the car, and the second number (y) is the price of the vehicle: (0, 55000), (1, 48000), (2, 46000), (3, 40000), (4, 38000), (5, 35000), (6, 32000), (7, 30000), (8, 28000), (9, 26000), (10, 24000), (11, 22000), (12, 20000), (13, 18000). Input the numbers into a table using Excel. Given these numbers, how much would you expect Larry to spend for a 5-year-old car he is interested in buying when he graduates high school? Remember to use the Linear Regression Equation  $y = mx + b$  in Desmos to get your equation and round your numbers to one decimal place. Once you have your equation, plug 5 in for the x to find the price of a 5-year-old car.

Linear Regression Equation  $y = -3110.78x + 31,947.7$

Price of a 5-year-old car \$14,396.80  
(Work required to receive credit.)

$$y = -3110.78x + 31,947.7$$

- c. Now it is time to figure how much he will need to finance to purchase the car. Google "Auto Loan Calculator" and click on the first choice. Your Loan Term will be 36 months. Your Interest Rate will be 8.9%. Your Down Payment will be the number you obtained from doing the compound interest portion of the problem in Part a. Your sales tax will be 0.125%. Your title, registration, and other fees will be \$500. All other numbers will be 0. Be sure to check the box "Include All Fees in Loan". The price of the car will be what you get from your answer in Part b. What will be his monthly payments?

Monthly Car Payment \$481.97



# Financial Algebra Second Semester Exam For Seniors

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## **Table of Contents Financial Algebra Second Semester Exam For Seniors**

1. Understanding the eBook Financial Algebra Second Semester Exam For Seniors
  - The Rise of Digital Reading Financial Algebra Second Semester Exam For Seniors
  - Advantages of eBooks Over Traditional Books
2. Identifying Financial Algebra Second Semester Exam For Seniors
  - 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 Second Semester Exam For Seniors
  - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Algebra Second Semester Exam For Seniors
  - Personalized Recommendations



- Financial Algebra Second Semester Exam For Seniors User Reviews and Ratings
- Financial Algebra Second Semester Exam For Seniors and Bestseller Lists
- 5. Accessing Financial Algebra Second Semester Exam For Seniors Free and Paid eBooks
  - Financial Algebra Second Semester Exam For Seniors Public Domain eBooks
  - Financial Algebra Second Semester Exam For Seniors eBook Subscription Services
  - Financial Algebra Second Semester Exam For Seniors Budget-Friendly Options
- 6. Navigating Financial Algebra Second Semester Exam For Seniors eBook Formats
  - ePub, PDF, MOBI, and More
  - Financial Algebra Second Semester Exam For Seniors Compatibility with Devices
  - Financial Algebra Second Semester Exam For Seniors Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Financial Algebra Second Semester Exam For Seniors
  - Highlighting and Note-Taking Financial Algebra Second Semester Exam For Seniors
  - Interactive Elements Financial Algebra Second Semester Exam For Seniors
- 8. Staying Engaged with Financial Algebra Second Semester Exam For Seniors
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Financial Algebra Second Semester Exam For Seniors
- 9. Balancing eBooks and Physical Books Financial Algebra Second Semester Exam For Seniors
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Financial Algebra Second Semester Exam For Seniors
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Financial Algebra Second Semester Exam For Seniors
  - Setting Reading Goals Financial Algebra Second Semester Exam For Seniors
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Financial Algebra Second Semester Exam For Seniors
  - Fact-Checking eBook Content of Financial Algebra Second Semester Exam For Seniors



- 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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