

# 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.

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

# Financial Math Quizlet

**Victor M. Corman**

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## **Table of Contents Financial Math Quizlet**

1. Understanding the eBook Financial Math Quizlet
  - The Rise of Digital Reading Financial Math Quizlet
  - Advantages of eBooks Over Traditional Books
2. Identifying Financial Math Quizlet
  - 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 Math Quizlet
  - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Math Quizlet
  - Personalized Recommendations
  - Financial Math Quizlet User Reviews and Ratings
  - Financial Math Quizlet and Bestseller Lists

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