

# Financial Math Grade 11 Revision



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## 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 Student Loans Quizlet

**Paolo Guasoni, Yu-Jui Huang, Saeed  
Khalili**



**Financial Math Student Loans Quizlet:**

**American Student Loans: Repayment and Valuation** Paolo Guasoni, Yu-Jui Huang, Saeed Khalili, 2020

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