

## Lesson 8 Reteach

### Financial Literacy

Simple interest is the amount of money paid or earned for the use of money. To find simple interest  $I$ , use the formula  $I = \text{pr}t$ . Principal  $p$  is the amount of money deposited or invested. Rate  $r$  is the annual interest rate written as a decimal. Time  $t$  is the amount of time the money is invested in years.

#### Example 1

Find the simple interest earned in a savings account when \$138 is deposited for 2 years if the interest rate is 2.8% per year.

$$I = \text{pr}t$$

Formula for simple interest

$$I = 138 + 0.028 + 2$$

Replace  $p$  with \$138,  $r$  with 0.028, and  $t$  with 2.

$$I = 20.40$$

Simplify.

The simple interest earned is \$20.40.

#### Example 2

Find the simple interest for \$600 invested at 8.5% for 6 months.

$$6 \text{ months} = \frac{6}{12} = 0.5 \text{ year}$$

Write the time in years.

$$I = \text{pr}t$$

Formula for simple interest

$$I = 600 + 0.085 + 0.5$$

$p = \$600$ ,  $r = 0.085$ ,  $t = 0.5$

$$I = 25.50$$

Simplify.

The simple interest is \$25.50.

#### Exercises

Find the simple interest earned to the nearest cent for each principal, interest rate, and time.

1. \$2000, 5%, 2 years  
**\$200**

2. \$600, 8%, 3 years  
**\$156**

3. \$575, 4.5%, 4 years  
**\$103.50**

4. \$705, 7%,  $2\frac{1}{2}$  years  
**\$128.63**

5. \$1,665, 6.25%, 3 years  
**\$332.16**

6. \$2,125, 1.1%,  $2\frac{3}{4}$  years  
**\$405.21**

7. \$600, 8.75%, 36 months  
**\$118.52**

8. \$4,200, 15%, 3 months  
**\$203.06**

# Lesson 8 Reteaching With Practice Answers Key

**N Noddings**



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