

Financial Maths

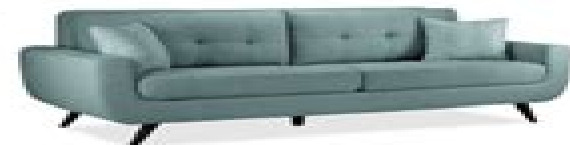
Formulas:

$$A = P(1 + in)$$

$$A = P(1 + i)^n$$

Question 1: Hire Purchase Order

- 1.1 A student buys a TV set of R11 000 on a hire purchase agreement. He agrees to pay a deposit of 20% and the balance over a period of 24 months in monthly instalments at 14% simple interest. He also takes out an insurance premium of R18,50 per month. Calculate the amount of each instalment.
- 1.2 Thabo buys a car radio costing R1 750 on hire purchase. He pays a deposit of R170. He then pays 24 monthly payments of R75. Calculate:
- 1.2.1 The total simple interest paid (to the nearest Rand).
 - 1.2.2 The rate of simple interest.
- 1.3 Dylan is furnishing his townhouse and has chosen the sofa he wants. It costs R7 999 if he pays cash for it. He has chosen to hire purchase on the following terms:
- Deposit of R900.
 - 24 months to pay it off.
 - At a rate of 25% per annum.
- Calculate his monthly payments.



Question 2: Hire Purchase Order with Cash Price and Rate

Mikayla wants a new Polaroid camera. It costs R1 750, but her parents said she must buy it herself. She finds one at Hot Gadgets hire purchase contract at 11,5% interest for 3 years. She will need to pay a 15% deposit.



2.1

What will she have paid at the end of 3 years in **total**?

Calculate the monthly instalments.

After some more research on the Internet, she saw that Amazon sells one at \$95. But she needs to pay the shipping fees of \$15 as well.

Grd 10maths Scope P1 November 2014

Marco Cascella



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Unveiling the Power of Verbal Art: An Mental Sojourn through **Grd 10maths Scope P1 November 2014**

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Table of Contents Grd 10maths Scope P1 November 2014

1. Understanding the eBook Grd 10maths Scope P1 November 2014
 - The Rise of Digital Reading Grd 10maths Scope P1 November 2014
 - Advantages of eBooks Over Traditional Books
2. Identifying Grd 10maths Scope P1 November 2014
 - 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 Grd 10maths Scope P1 November 2014
 - User-Friendly Interface
4. Exploring eBook Recommendations from Grd 10maths Scope P1 November 2014

- Personalized Recommendations
- Grd 10maths Scope P1 November 2014 User Reviews and Ratings
- Grd 10maths Scope P1 November 2014 and Bestseller Lists
- 5. Accessing Grd 10maths Scope P1 November 2014 Free and Paid eBooks
 - Grd 10maths Scope P1 November 2014 Public Domain eBooks
 - Grd 10maths Scope P1 November 2014 eBook Subscription Services
 - Grd 10maths Scope P1 November 2014 Budget-Friendly Options
- 6. Navigating Grd 10maths Scope P1 November 2014 eBook Formats
 - ePub, PDF, MOBI, and More
 - Grd 10maths Scope P1 November 2014 Compatibility with Devices
 - Grd 10maths Scope P1 November 2014 Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Grd 10maths Scope P1 November 2014
 - Highlighting and Note-Taking Grd 10maths Scope P1 November 2014
 - Interactive Elements Grd 10maths Scope P1 November 2014
- 8. Staying Engaged with Grd 10maths Scope P1 November 2014
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Grd 10maths Scope P1 November 2014
- 9. Balancing eBooks and Physical Books Grd 10maths Scope P1 November 2014
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Grd 10maths Scope P1 November 2014
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Grd 10maths Scope P1 November 2014
 - Setting Reading Goals Grd 10maths Scope P1 November 2014
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Grd 10maths Scope P1 November 2014

- Fact-Checking eBook Content of Grd 10maths Scope P1 November 2014
- 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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