

Examples:

continued
interest
\$1,000

• 1/10% value

Monthly Payments per \$1,000 of Loan

Interest Rate	1-Year Loan	2-Year Loan	3-Year Loan	4-Year Loan	5-Year Loan
1%	\$42.50	\$28.20	\$21.26	\$17.66	
2%	\$43.54	\$28.64	\$21.70	\$17.99	
3%	\$44.58	\$29.08	\$22.13	\$18.32	
4%	\$45.62	\$29.52	\$22.56	\$18.65	
5%	\$46.67	\$29.97	\$22.99	\$18.97	
6%	\$47.71	\$30.42	\$23.42	\$19.30	
7%	\$48.77	\$30.88	\$23.85	\$19.62	

1. What is the monthly payment for \$1,000 on a 1-year loan with an APR of 4%?

$$1 \cdot 42.57 = \$42.57$$

1. What is the monthly payment for \$1,000 on a 1-year loan at 2%?

$$1 \cdot 28.64 = \$28.64$$

2. What is the monthly payment for \$1,000 on a 2-year loan with an APR of 4%?

$$2 \cdot 28.92 = \$57.84$$

3. Mark would like to buy a new sedan. The total amount he needs to borrow is \$24,500. He plans on taking out a 4-year loan at an APR of 4.54%.

$$M = \frac{24500 \left(\frac{0.0454}{12} \right) \left(1 + \frac{0.0454}{12} \right)^{48}}{\left(1 + \frac{0.0454}{12} \right)^{48} - 1} = \$584.97$$

4. How much interest does he end up paying?

$$584.97(48) - 24500 = \$24,117.76$$

3. Steve bought a cooler sedan than Mark. The total he needs to borrow is \$29,750. He plans on taking out a 4-year loan at an APR of 4.54%.

$$M = \frac{29750 \left(\frac{0.0454}{12} \right) \left(1 + \frac{0.0454}{12} \right)^{48}}{\left(1 + \frac{0.0454}{12} \right)^{48} - 1} = \$718.78$$

4. What is the monthly payment?

$$718.78(48) - 29750 = \$28,791.16$$

4. Mark wants to borrow \$10,000 for a 5-year loan at an APR of 7.5%. What is the monthly payment?

$$M = \frac{10000 \left(\frac{0.075}{12} \right) \left(1 + \frac{0.075}{12} \right)^{60}}{\left(1 + \frac{0.075}{12} \right)^{60} - 1} = \$226.35$$

5. Ricky thinks he is the coolest and went with a sports car. The total amount he needs to borrow is \$17,900. He plans on taking out a 5-year loan at an APR of 7.5%.

$$M = \frac{17900 \left(\frac{0.075}{12} \right) \left(1 + \frac{0.075}{12} \right)^{60}}{\left(1 + \frac{0.075}{12} \right)^{60} - 1} = \$379.67$$

6. How much interest does he end up paying?

$$379.67(60) - 17900 = \$8,120.20$$

5. To needs to borrow \$200 until his next paycheck for groceries and bills. Shady Sam lends him \$200 for 4 weeks. There is no collateral so the APR is high. Sam charges 12% interest for the 4 weeks. What is the APR for this loan for the nearest 10%?

$$\frac{12}{100} \cdot \frac{360}{36} \cdot 100 = 120\%$$

6. Paul Loans borrowed \$1750 that she needed for unexpected car repairs. She must repay the loan in 30 days. The interest is \$120. What is the APR for this loan?

$$\frac{120}{1750} \cdot \frac{360}{30} \cdot 100 = 192\%$$

Financial Algebra Consumer Credit Answersheet

A Loxley



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