

Financial Literacy

Answer Key

1. $I = 500 \times 0.04 \times 3 = \60
2. $I = 1200 \times 0.025 \times 5 = \150
3. $I = 3000 \times 0.06 \times 1 = \180
4. $I = 850 \times 0.07 \times 2 = \119
5. $I = 2400 \times 0.035 \times 4 = \336
6. $900 \times 54 = \$954$
7. $I = 1500 \times 0.05 \times 3 = 225 \rightarrow \text{Total} = \$1,725$
8. $I = 2000 \times 0.04 \times 6 = 480 \rightarrow \text{Total} = \$2,480$
9. $I = 750 \times 0.045 \times 2 = 67.50 \rightarrow \text{Total} = \817.50
10. $I = 3600 \times 0.02 \times 5 = 360 \rightarrow \text{Total} = \$3,960$
11. $I = 2500 \times 0.03 \times 4 = \300
12. $I = 800 \times 0.05 \times 1 = 40 \rightarrow \text{Total} = \840
13. $I = 1000 \times 0.08 \times 0.75 = \60
14. $T = 10/12 = 0.833 \rightarrow I = 300 \times 0.06 \times 0.833 = \15
15. $I = 2200 \times 0.045 \times 2.5 = \247.50
16. $432 = P \times 0.04 \times 3 \rightarrow P = \$3,600$
17. $126 = P \times 0.03 \times 6 \rightarrow P = \700
18. Annual interest: $600 \times 0.05 = 30 \rightarrow \text{Monthly} = 30 \div 12 = \2.50 per month
19. $504 = 1400 \times 0.06 \times T \rightarrow T = 6 \text{ years}$
20. $54 = P \times 0.03 \times 2 \rightarrow P = \900

Part 3: Real-World Financial Problems

11. You deposit \$2,500 into a savings account. How much interest will you earn in 4 years?
12. You borrow \$600 from a friend at 5% simple interest. How much will you repay total?
13. A student invests \$1,000 into a short-term 8% interest annually. How much interest will they earn in 9 months?
14. A store charges a 6% simple interest rate on all purchases. If you owe \$300 and do not pay for 12 months, how much interest will you owe? (Hint: $T = 10/12$)
15. Jasmine received \$2,200 as a graduation gift in an account earning 4.5% simple interest. How much interest will she earn in 2.5 years?

Skills — Multi-Step Problems

16. What was the original loan amount, if you paid \$1,000 in simple interest over 6 years at 3% simple interest?
17. (Hint: Find annual interest) If you paid \$1,044 in interest over 24 months with a 6% simple interest rate, what was the original cost?

Real-World Money Problems

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JR Anderson

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