

# 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.  $900 \div 54 = \$954$   
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:  $600 \times 0.05 = 30 \rightarrow \text{Monthly} = 30 \div 12 = \$2.50 \text{ per month}$   
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 \$500 from a friend at 5% simple interest. How much will you repay total?  
13. A student invests \$1,000 into a short-term fund that earns 8% simple interest annually. How much interest will they earn in 9 months?  
14. A store charges a 6% simple interest rate on what you owe. If you owe \$300 and do not pay for 10 months, how much interest will you have to pay?  
15. Jasmine received \$2,200 as a graduation gift and put it into a bank account earning 4.5% simple interest. How much interest will she earn in 2.5 years?

## Real-World Financial Problems — Multi-Step Problems

1. A student invests \$1,000 into a short-term fund that earns 8% simple interest annually. How much interest will they earn in 9 months?  
2. A store charges a 6% simple interest rate on what you owe. If you owe \$300 and do not pay for 10 months, how much interest will you have to pay?  
3. Jasmine received \$2,200 as a graduation gift and put it into a bank account earning 4.5% simple interest. How much interest will she earn in 2.5 years?

# Real-World Money Problems

# Apexvs Learning Answer Key For Financial Literacy

**JR Anderson**



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