#### Monyetla Bursary Project

#### Maths Literacy Grade 12 - MEMO

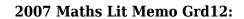
#### Lesson 1: Finance

#### Interest, loans and loan statements:

1.	R5 000 x $\frac{7.5}{100}$ = R375 per year For 6 years: R375 x 6 = R2 250 Value = R5 000 + R2 250 = R7 250	Interest is calculated on the same balance each year therefore we can multiply by 6. Value = initial amount + all interest
2.	Deposit = R120 000 × $\frac{20}{100}$ = R24 000 Loan amount = R120 000 - R24 000 = R96 000 Interest = R96 000 × $\frac{10.5}{100}$ × 5 = R48 000 Total amount paid = R24 000 + R96 000 + R48 000 = R168 000	Loan amount = selling price — deposit  Hire purchase works the same as simple interest.

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**RJ Shavelson** 



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