

Monyetla Bursary Project

Maths Literacy Grade 12 - MEMO

Lesson 1: Finance

Interest, loans and loan statements:

Simple interest:		
1.	$R5\ 000 \times \frac{7,5}{100} = R375 \text{ per year}$ <p>For 6 years:</p> $R375 \times 6 = R2\ 250$ $\text{Value} = R5\ 000 + R2\ 250$ $= R7\ 250$	Interest is calculated on the same balance each year therefore we can multiply by 6. Value = initial amount + all interest
2.	$\text{Deposit} = R120\ 000 \times \frac{20}{100}$ $= R24\ 000$ $\text{Loan amount} = R120\ 000 - R24\ 000$ $= R96\ 000$ $\text{Interest} = R96\ 000 \times \frac{10,5}{100} \times 5$ $= R48\ 000$ <p>Total amount paid</p> $= R24\ 000 + R96\ 000 + R48\ 000$ $= R168\ 000$	Loan amount = selling price – deposit Hire purchase works the same as simple interest.

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The Conference Board



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Staffing Systems: Managerial and Professional Jobs The Conference Board, 1972

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