

Math 1303 Quiz #12 (Sections 3.3-3.4)

Name: KEY

Please show all work on this page.

Quarterly
payments

1. Cara needs \$9,000 in 11 years. What amount can she deposit at the end of each quarter at 6% interest compounded quarterly so she will have her \$9,000?

$$FV = PMT \left[\frac{(1+i)^n - 1}{i} \right]$$

$$\frac{FV}{\left[\frac{(1+i)^n - 1}{i} \right]} = PMT$$

$$\frac{9000}{\left[\frac{(1 + \frac{.06}{4})^{4 \times 11} - 1}{(.06/4)} \right]} = 145.893$$

$$= \boxed{\$145.90}$$

Always round up to reach a goal amount.

interest?

2. Sammy borrowed \$10,000 to purchase a new car at an annual interest rate of 11%. She is to pay it back in equal monthly payments over a 5-year period. How much total interest will be paid over the period of the loan?

$$PMT = PV \left[\frac{i}{1 - (1+i)^{-n}} \right]$$

$$217.424 = 10000 \left[\frac{.11/12}{1 - (1 + .11/12)^{-60}} \right]$$

$$\text{payments} = \frac{217.42 \times 60}{12 \text{ months/5 years}}$$

$$\frac{13045.20}{-10000} = \boxed{\$3,045.20}$$

3. In order to purchase a home, a family borrows \$70,000 at 12% for 15 years. What is the monthly house payment to amortize the loan?

$$PMT = PV \left[\frac{i}{1 - (1+i)^{-n}} \right]$$

$$= 70000 \left[\frac{.12/12}{1 - (1 + .12/12)^{-180}} \right]$$

$$= 840.117 \dots$$

$$\boxed{\$840.12}$$

4. The annual interest rate on a credit card is 17.99%. If a payment of \$200.00 is made each month, how many months will it take to pay off an unpaid balance of \$2,470.04? (worked again on next page)

$$PMT = PV \left[\frac{i}{1 - (1+i)^{-n}} \right]$$

$$200 = 2470.04 \left[\frac{.1799/12}{1 - (1 + .1799/12)^{-n}} \right]$$

$$\frac{200}{2470.04} = \frac{.1799/12}{1 - (1 + .1799/12)^{-n}}$$

$$200 - 200(1 + \frac{.1799}{12})^{-n} = 2470.04(\frac{.1799}{12}) - 200$$

$$-200 \ln(1 + \frac{.1799}{12})^{-n} = \frac{2470.04(\frac{.1799}{12}) - 200}{-200}$$

$$n = \frac{\ln \left[\frac{2470.04(\frac{.1799}{12}) - 200}{-200} \right]}{-\ln(1 + \frac{.1799}{12})} = 13.759$$

$$\boxed{14 \text{ months}}$$

Precalculus Series Key Lesson Unit 12

Clemens Wendtner



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