

# Financial Unit

## Personal Finance & Consumer Math



- budgeting
- mortgages & car loans
- credit
- car insurance
- assets & debts
- income tax & withholdings
- saving for college, emergencies, and retirement
- simple and compound interest
- discounts and rebates
- cost of food, entertainment, etc.
- taxes and tips
- buying versus leasing or renting
- writing checks
- medical insurance
- monthly bills and utilities
- net worth

### Shopping & Entertainment

Under you are getting fast food, you also have to pay a tip when you dine out. (Usually about 15% - 20% multiply the cost of the meal by 0.15 to calculate the tip.)

### FOOD Information



For this situation, if you are renting, your water is included in your monthly rent. If you own your home, your water bill is a fixed rate of \$20.00 per month.

### Utilities Information



Insurance premiums.

For this scenario, the monthly premium is \$340.00.

### Insurance Information

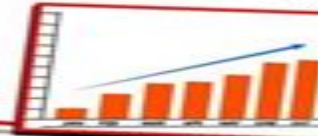


### Retirement Investing

An investment account that grows into funds with a higher risk level has potential to grow even more. But it's also possible that you will lose the money that you invest.

A good rule of thumb when you earn any money (or spend) so that you can money without paying taxes on it.

### Investment Account info



Compound Interest:

$$A = P(1 + \frac{r}{n})^n$$

where A is the final value, P is the principle (initial value), r is the interest rate in decimal form, n is the number of times per year that the interest is compounded, and t is the number of years invested.

### Banking Information



You will own the vehicle as an asset when it is paid off 3 years later.

### Car Buying Options



(We will assume a total of \$2000 for this, separate from the monthly mortgage payment.)  
You will own the home as an asset at the end when your mortgage is paid off (usually 30 years).

### Real Estate Information



# Personal Finance Math Unit

**Chao Zhang**



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