

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

FOOD Information

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



Utilities 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.



Insurance Information

Insurance premiums.

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

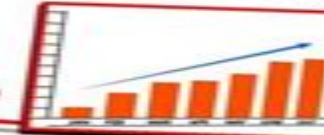


Retirement Investing

An investment account that goes 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.

Investment accounts where you earn tax money (tax funds) so that you can money without paying taxes on it later.

Investment Account info



Compound Interest:

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

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



Car Buying Options

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



Real Estate Information

(We will assume a total of \$3000 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).



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Personal Finance Math Unit:

Unveiling the Energy of Verbal Beauty: An Emotional Sojourn through **Personal Finance Math Unit**

In some sort of inundated with displays and the cacophony of fast connection, the profound power and psychological resonance of verbal artistry usually disappear in to obscurity, eclipsed by the continuous onslaught of sound and distractions. However, set within the musical pages of **Personal Finance Math Unit**, a fascinating work of fictional splendor that impulses with natural thoughts, lies an memorable trip waiting to be embarked upon. Penned with a virtuoso wordsmith, that interesting opus manuals visitors on a psychological odyssey, gently exposing the latent possible and profound impact stuck within the elaborate web of language. Within the heart-wrenching expanse of this evocative examination, we can embark upon an introspective exploration of the book is key subjects, dissect its interesting writing design, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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