

- b. Calculate the amount of money you would have after 5 years. (*Hint: how many compounding periods in 5 years?)

$$A(5) = 3000 (1.0125)^{4(5)} = \boxed{\$3846.11}$$

- c. You invest your money in a bank account that pays 5% interest annually, compounded monthly. Write a formula that would allow you to calculate the amount in your account after any number of years. **You would only get a portion of the annual interest each quarter...what portion?

$n = 12$

$$A(t) = 3000 \left(1 + \frac{.05}{12}\right)^{12t}$$

$$= \boxed{3000 (1.004167)^{12t}}$$

- d. Calculate the amount of money you would have after 5 years. (*Hint: now... how many compounding periods in 5 years?)

$$3000 (1.004167)^{12(5)} = \boxed{\$3850.15}$$

- e. You invest your money in a bank account that pays 5% interest annually, compounded daily. Write a formula that would allow you to calculate the amount in your account after any number of years. **You guessed it! You only get a portion of the annual interest each day...what portion?

$$3000 \left(1 + \frac{.05}{365}\right)^{365t}$$

- f. Calculate the amount of money you would have after 5 years. (*Hint: now... how many compounding periods in 5 years?)

$$\boxed{\$3852.01}$$

Personal Finance Math Unit

F Rizvi



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