

Financial Maths 1

Key Concepts

In this session, we will focus on summarising what you need to know about:

- Simple Interest
- Compound Interest
- Compound decrease/Depreciation

Terminology & definitions

- **Interest** is paid on money that is either borrowed or invested.
- If you **borrow** money the cost to you is the interest you will have to pay back on the borrowed amount.
- Money that is **invested** will earn interest over a period of time.
- We express **interest rates** as a percentage.
- There are two **different ways** in which interest is calculated: Simple interest and Compound interest.

Concept: Simple Interest

- Simple interest is calculated on the initial/principal amount of money.
- The amount of interest received each period will be the same.
- Generally used in hire purchase agreements.

Formula :

$$A = P(1 + in)$$

X-sample 1

Find the simple interest earned on R5000 invested for 3 years at 12% p.a.

X-sample 2

How much would you have to invest at 7,5% p.a. simple interest to get R12000 after 2 years?

Concept: Compound Interest

- Compound interest is calculated on the principal amount and accumulated interest. It is, therefore, referred to as interest on interest.
- Compound interest earned will change from period to period.
- Can be calculated more than once a year.

Formula :

$$A = P(1 + i)^n$$

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