

Kevin

Name _____
Date _____

1. You deposit \$3,550 in an account that pays 4% annual interest. Find the balance after 1 year if the interest is compounded annually.

$\$3,550 \times .04 = \142 *1 year = 12 months*

$\$3550 + \$142 = \$3692$

2. Jessi has saved up her money over the last year, and she would like to invest \$1,025. She is considering 2 options.

- She has found a Certificate of Deposit (CD) that pays 6% simple interest for 5 years.

Interest earned will be the same every year!

$6\% = .06$

doesn't change

- She also has found a US Treasury Bond that will pay 2.5% compounded annually.

Interest earned will change every year depending on the balance!

$2.5\% = .025$

changes every year

CD / Year	Beginning Balance	Interest earned	Ending balance	Treasury Bond / Year	Beginning balance	Interest earned	Ending Balance
1	\$1025	$1025 \times .06$ \$61.50	\$1086.50	1	\$1025	$(1025 \times .025)$ \$25.63	\$1050.63
2	\$1086.50	\$61.50	\$1148.00	2	\$1050.63	$(1050.63 \times .025)$ \$26.27	\$1076.90
3	\$1148.00	\$61.50	\$1209.50	3	\$1076.90	$(1076.90 \times .025)$ \$26.92	\$1103.82
4	\$1209.50	\$61.50	\$1271.00	4	\$1103.82	$(1103.82 \times .025)$ \$27.60	\$1131.42
5	\$1271.00	\$61.50	\$1332.50	5	\$1131.42	$(1131.42 \times .025)$ \$28.29	\$1159.71

Which investment should Jessi chose, why?

CD Investment, because it earns more \$

CD value \$1332.50

Treasury bond value \$1159.71

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