

Question 1

Shona decides that he would like to buy his lovely wife, Connie, a new car when she turns 30 in six years' time. He deposits R6 000 each month into an account earning 8,94% interest per year, compounded monthly.

The amount that Shona (rounded to the nearest rand) will have available six years from now is

[1] R568 948.

[2] R573 187.

[3] R333 412.

[4] R335 896.

[5] R432 000.

In this problem we have *equal payments in equal time periods* (monthly), plus the interest rate is specified as *compounded*, thus we are working with annuities. We need to determine the future value of an ordinary annuity.

$$\begin{aligned} S &= R s_{\overline{72}|i} \\ &= 6\,000 s_{\overline{72}|0,00941\bar{3}} \\ &= 568\,948,33\dots \end{aligned}$$

Shona will have R568 948 available

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AW Rasmussen



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Table of Contents Assignment 2 Semester 1 2015 Studynoteswiki

1. Understanding the eBook Assignment 2 Semester 1 2015 Studynoteswiki
 - The Rise of Digital Reading Assignment 2 Semester 1 2015 Studynoteswiki
 - Advantages of eBooks Over Traditional Books
2. Identifying Assignment 2 Semester 1 2015 Studynoteswiki
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Assignment 2 Semester 1 2015 Studynoteswiki
 - User-Friendly Interface
4. Exploring eBook Recommendations from Assignment 2 Semester 1 2015 Studynoteswiki
 - Personalized Recommendations
 - Assignment 2 Semester 1 2015 Studynoteswiki User Reviews and Ratings
 - Assignment 2 Semester 1 2015 Studynoteswiki and Bestseller Lists

5. Accessing Assignment 2 Semester 1 2015 Studynoteswiki Free and Paid eBooks
 - Assignment 2 Semester 1 2015 Studynoteswiki Public Domain eBooks
 - Assignment 2 Semester 1 2015 Studynoteswiki eBook Subscription Services
 - Assignment 2 Semester 1 2015 Studynoteswiki Budget-Friendly Options
6. Navigating Assignment 2 Semester 1 2015 Studynoteswiki eBook Formats
 - ePub, PDF, MOBI, and More
 - Assignment 2 Semester 1 2015 Studynoteswiki Compatibility with Devices
 - Assignment 2 Semester 1 2015 Studynoteswiki Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Assignment 2 Semester 1 2015 Studynoteswiki
 - Highlighting and Note-Taking Assignment 2 Semester 1 2015 Studynoteswiki
 - Interactive Elements Assignment 2 Semester 1 2015 Studynoteswiki
8. Staying Engaged with Assignment 2 Semester 1 2015 Studynoteswiki
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Assignment 2 Semester 1 2015 Studynoteswiki
9. Balancing eBooks and Physical Books Assignment 2 Semester 1 2015 Studynoteswiki
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Assignment 2 Semester 1 2015 Studynoteswiki
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Assignment 2 Semester 1 2015 Studynoteswiki
 - Setting Reading Goals Assignment 2 Semester 1 2015 Studynoteswiki
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Assignment 2 Semester 1 2015 Studynoteswiki
 - Fact-Checking eBook Content of Assignment 2 Semester 1 2015 Studynoteswiki
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
- Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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