

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.

$$\begin{aligned} S &= R s_{\overline{n}|i} \\ &= 6\,000 s_{\overline{72}|0,0094} \\ &= 568\,948,33 \dots \end{aligned}$$

Shona will have R568 948 available

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