

FINANCIAL MATHS

GR12



PRACTICE

20 x 12 = 240 months
Nine years ago, a bank granted Mandy a home loan of R525 000. This loan was to be repaid over 20 years at an interest rate of 10% p.a., compounded monthly. Mandy's monthly repayments commenced exactly one month after the loan was granted.

6.2.1 Mandy decided to make monthly repayments of R6 000 instead of the required R5 066,36. How many payments will she make to settle the loan?

Ans: 158

$$P = \frac{2 \left(1 - (1+i)^{-n} \right)}{i}$$

Handwritten note: "loan" with an arrow pointing to the exponent $-n$ in the denominator.

$$525000 = \frac{6000 \left(1 - \left(1 + \frac{0.1}{12} \right)^{-n} \right)}{\frac{0.1}{12}}$$

$$\frac{525000 \left(\frac{0.1}{12} \right)}{6000} = \left(1 - \left(1 + \frac{0.1}{12} \right)^{-n} \right)$$

$$\frac{525000 \left(\frac{0.1}{12} \right)}{6000} = 1 - \left(1 + \frac{0.1}{12} \right)^{-n}$$
$$\frac{525000 \left(\frac{0.1}{12} \right)}{6000} - 1 = \left(1 + \frac{0.1}{12} \right)^{-n}$$



Grade 12 Financial Maths Questions And Answers

SA Dillow



Grade 12 Financial Maths Questions And Answers:

Grade 12 Financial Maths Questions And Answers Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is really remarkable. This extraordinary book, aptly titled "**Grade 12 Financial Maths Questions And Answers**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve in to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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