

Answer: (b) (1)

Answer: (b) (2)

Answer: (b) (3)

Answer: (b)

11. The bank advised you several weeks ago that the interest rate on your loan is 6.00% and that you are currently paying \$3500 per month.

$$\text{INT} = \text{GLB} \times \text{Rate}$$

$$\$35,000 \times \frac{0.06}{12} = \$3,500$$

monthly rate
monthly

12.

12. Assume you are making regular monthly payments of \$4000 on a \$100,000 loan with a 6.00% interest rate.

$$\text{INT}_t = \text{INT}_{t-1} + \text{Principal}_t$$

$$\text{GLB}_t = \text{GLB}_{t-1} - \text{Principal}_t$$

$$\text{Principal}_t = \$4,000 - \$3,500 = \$500$$

$$\text{GLB}_2 = \$100,000 - \$500 = \$99,500$$

13.

13. Assume you are making regular monthly payments of \$2000 on a \$50,000 loan with a 6.00% interest rate.

$$\$50,000 / 240 = \$208.33$$

$$\text{Pmt} = \text{INT} + \text{PMT}$$

$$\text{GLB}_{\text{new}} = \$50,000 - 240 \times \$208.33 = \$50,000 - \$50,000 = 0$$

$$\text{INT} = \text{GLB} \times \text{Rate}$$

$$= \$50,000 \times \frac{0.06}{12} = \$2,500$$

$$= \$2,500 - \$2,000 = \$500 \text{ extra}$$

$$\text{INT} = 100,000 \times \frac{0.06}{12} = \$5,000$$

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Joacim Rocklöv



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