

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 changing. How should you proceed? (a) Do nothing. (b) Call the bank to get the new rate. (c) Call the bank to get the new rate and see if you can get a better rate elsewhere. (d) Call the bank to get the new rate and see if you can get a better rate elsewhere.

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

$$650,000 \times \frac{0.01}{12} = \$5,416.67$$

monthly rate
monthly

12.

12. The bank advised you several weeks ago that the interest rate on your loan is changing. How should you proceed? (a) Do nothing. (b) Call the bank to get the new rate. (c) Call the bank to get the new rate and see if you can get a better rate elsewhere. (d) Call the bank to get the new rate and see if you can get a better rate elsewhere.

$$\text{INT}_1 = \text{INT}_2 + \text{Principal}$$

$$\text{GLB}_1 = \text{GLB}_2 - \text{Principal}$$

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

$$\text{GLB}_2 = 1,000,000 - 500 = \$999,500$$

13.

13. The bank advised you several weeks ago that the interest rate on your loan is changing. How should you proceed? (a) Do nothing. (b) Call the bank to get the new rate. (c) Call the bank to get the new rate and see if you can get a better rate elsewhere. (d) Call the bank to get the new rate and see if you can get a better rate elsewhere.

$$1,000,000 / 0.01 = 100,000,000$$

$$\text{Pay } 1 = \text{INT} + \text{PRIN}$$

$$\text{GLB}_1 = 100,000,000 - 100,000,000 = 0$$

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

$$1,000,000 = 100,000,000 \times \frac{0.01}{12}$$

$$1,000,000 \times 12 = 100,000,000 \times 0.01$$

$$\text{INT} = 1,000,000 \times 0.01 = 10,000$$

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