

## 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.

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

Shona will have R568 948 available

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**S Marginson**



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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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