

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% and that you are to pay \$3500 per month.

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

$$650,000 \times \frac{0.06}{12} = \$3,500$$

→ monthly rate
monthly

12.

12. Assume you are asked to pay monthly payments of \$4000 on a \$1,000,000 loan with an interest rate of 6%.

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

$$\text{GLB}_2 = \text{GLB}_{1-1} - \text{Principal}$$

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

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

13.

13. Assume you are asked to pay monthly payments of \$2000 on a \$500,000 loan with an interest rate of 6%.

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

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

$$\text{GLB}_{1-1} = 2,000 - 2,500 = -500$$

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

$$1,000,000 - 2,500 \times 12 = 1,000,000 - 30,000 = 970,000$$

$$970,000 \times \frac{0.06}{12} = 4,830$$

$$\text{INT} = 970,000 \times \frac{0.06}{12} = 4,830$$

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Raffaela Di Napoli



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