

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

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

~~loan~~

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

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

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

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



Grade 12 Financial Maths Questions And Answers

Jiyuan Zhang



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