

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 on the 12th month of the loan.

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

$$650,000 \times \frac{0.06}{12} = \$3,250$$

monthly rate
monthly

12.

12. Assume you are making regular monthly payments on a \$100,000 loan with a 6.00% interest rate. The bank advised you several weeks ago that the interest rate on your loan is 6.00% and that you are currently on the 12th month of the loan.

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

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

$$\text{Principal} = 4,000 - 3,250 = 750$$

$$\text{GLB}_2 = 100,000 - 750 = \$99,250$$

13.

13. Assume you are making regular monthly payments on a \$500,000 loan with a 6.00% interest rate. The bank advised you several weeks ago that the interest rate on your loan is 6.00% and that you are currently on the 12th month of the loan.

$$500,000 / 12 = 41,666.67$$

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

$$\text{GLB}_{12} = 500,000 - 41,666.67 = \$458,333.33$$

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

$$1. 100,000 - 2,500 = 97,500$$

$$2. 97,500 \times 0.06 = 5,850$$

$$\text{INT} = 100,000 \times 0.06 = 6,000$$

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Bowker Editorial Staff



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