

SIMPLE INTEREST

1. If someone borrowed money from a lender with a simple interest rate of 12%, determine the present worth of Php 75,000.00, which is due at the end of seven months.

Ans: **Php 70,093**

2. Leo has invested Php 1,000.00, part at 5% and the remainder at 10% simple interest. How much is invested at higher rate if the total annual interest from this investment is Php 95.00?

Ans: **Php 900**

3. You borrowed Php 120,000.00 from a friend and promised to pay 6% simple interest. How much will you pay at the end of 1 year and 6 months?

Ans: **Php 130,800**

4. A man borrowed from a bank under a promissory note that he signed in the amount of Php 60,000 for a period of one year. He received only Php 50,150 after the bank collected the advanced interest and an additional amount of Php 850 for notarial and inspection fees. What was the rate of simple interest that the bank collected in advance?

Ans: **17.45%**

COMPOUND INTEREST

1. If the sum of Php 12,000 is deposited in an account earning an interest rate of 9% compounded quarterly, what will it become after 1 year?

Ans: **Php 13,114.99**

2. How many years are required for Php 1,000 to increase to Php 2,000 if invested at 9% per year compounded continuously?

Ans: **7.70 years**

3. What payment ten years from now is equivalent to a payment of Php 1,000 six years from now, if interest is 15% compounded monthly?

Ans: **Php 1,815.35**

4. What rate in percent compounded monthly is equivalent to 18 % compounded semi-annually?

Ans: **17.34%**

5. An investment of Php 3000 earns interest of 9% compounded continuously. What is the effective rate of interest?

Ans: **9.417%**

ANNUITY

1. If Php 500 is invested at the end of each year for 4 years at an annual interest rate of 10%, what is the total peso amount upon the deposit of the fourth payment?

Ans: **Php 2,320.50**

2. A man paid 10% as down payment of Php 200k for a house and lot and agreed to pay the balance on monthly installments for 5 years at an interest rate of 15%, compounded monthly. What was the monthly installment in pesos?

Ans: **Php 42,821.87**

3. An investor deposits Php 10,000 at the end of each year in an account which gives a nominal annual interest of 5% compounded continuously. How much sum will he accumulate in 10 years?

Ans: **Php 124,528**

4. An engineer has just borrowed Php 800,000 from a local bank, at the rate of 1% per month on the unpaid balance. His contract states that he must repay the loan in 36 equal monthly installments. How much money must he repay each month? *(Disregard this Problem)*

5. A father wants to set aside money for his 5-year-old son's future college education. Money can be deposited in a bank account that pays 8% per year, compounded annually. What equal deposits should be made by the father on his son's 6th through 17th birthdays, in order to provide Php 80,000 on his son's 18th, 19th, 20th, and 21st birthdays?

Ans: **Php 13,942.60**

6. A fund is to provide an annual scholarship at Php 4,000 for the first 5 years; Php 6,000 for the next 5 years and Php 9,000 thereafter. The fund will be established 1 year before the first scholarship is awarded. If the fund earns 12% interest, what sum must be deposited?

Ans: **Php 50,840**

CAPITALIZED COST AND ANNUAL COST

1. Compute the capitalized cost of a new car worth Php 800,000 if it is estimated that it requires Php 20,000 per year to maintain and must be replaced at the same amount with a salvage value of Php 300,000 after 5 years if the interest rate is 12% per annum.

Ans: **Php 1,422,640.55**

Teachtci Economy Answers

Christopher Sivewright

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

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