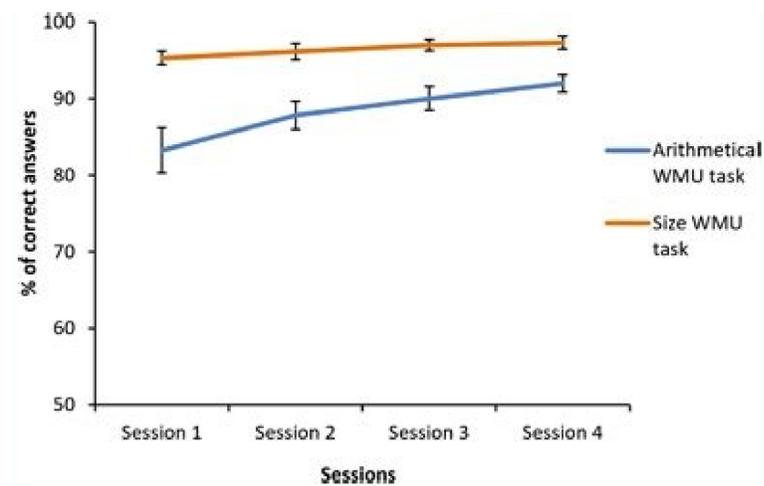


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Task	Session 1	Session 2	Session 3	Session 4
Arithmetical WMU task	83	88	90	92
Size WMU task	95	96	97	97

Compound Interest / Depreciation

Ex 3. Find the amount in the bank when £2500 is invested at 6% per annum for 7 years

$$A = P \left(1 + \frac{r}{100}\right)^n$$

$$A = £2500 \times 1.06^7$$

Mathswatch Clip 109 Solving Inequalities

- Solve
 - $3x - 1 > 5$
 - $7y + 2 \leq 30$
 - $\frac{x}{2} - 3 \geq 2$
 - $5 + 2x > 7$
 - $8 < 5p - 2$
 - $\frac{x}{3} + 5 \geq 3$
 - $\frac{2x}{3} - 5 \geq -3$
 - $6x - 5 > 2x + 3$
 - $3p - 9 < 6 - 2p$
 - $5 - 3y < 2y - 10$
- Solve the inequality $2x + 2 \geq 7$
 - Write down the smallest integer value of z which satisfies the inequality $2z + 2 \geq 7$
- $5x + 2y < 10$
 x and y are both integers.
 Write down two possible pairs of values that satisfy this inequality.
 $x = \dots, y = \dots$
 and
 $x = \dots, y = \dots$

Compound interest and depreciation formula.

Here is everything you need to know about compound interest for GCSE maths (Edexcel, AQA and OCR). You'll learn how to calculate compound interest for increasing and decreasing values, and set-up, solve and interpret growth and decay problems. Look out for the compound interest worksheet and exam questions at the end. Compound interest means that the every time interest is paid on an amount, that added interest will also receive interest thereafter. Compound interest is calculated on the principal (original) amount and the interest already accumulated on previous periods. For example, take the amount of money in a savings account. If you put £100 in an account with an annual interest rate of 10%, the value of the money in the account will increase by 10% in year one. The new amount of money in the account will be £110 or 110% of the original. In year two the value of the money in the account will increase by 10% again. The new amount would be £121 or 121% of the original. This because we have increased £110 by 10%. Compound interest is interest calculated on top of the original amount including any interest accumulated so far. The compound interest formula is: $A = P(1 + \frac{r}{100})^n$ Where: A represents the final amount P represents the original principal amount r is the percentage change (written as a decimal) n represents the number of times the interest rate is applied over time t represents the time period E.g. Let's calculate a 3% increase on an amount P using compound interest over 4 years. When calculating 3% of the amount P, we would divide the amount P by 100 (to calculate 1%) and then multiply this value by 3 (to find 3%). This can also be written as: $\frac{3}{100}P$

1. Let Principal = P, Rate = R% per annum, Time = n years.

2. When interest is compound Annually:
 Amount = $P \left(1 + \frac{R}{100}\right)^n$

3. When interest is compounded Half-yearly:
 Amount = $P \left[1 + \frac{(R/2)}{100}\right]^{2n}$

4. When interest is compounded Quarterly:
 Amount = $P \left[1 + \frac{(R/4)}{100}\right]^{4n}$

5. When interest is compounded Annually but time is in fraction, say $3\frac{2}{5}$ years.
 Amount = $P \left(1 + \frac{R}{100}\right)^3 \times \left(1 + \frac{\frac{2}{5}R}{100}\right)$

6. When Rates are different for different years, say $R_1\%$, $R_2\%$, $R_3\%$ for 1st, 2nd and 3rd year respectively.
 Then, Amount = $P \left(1 + \frac{R_1}{100}\right) \left(1 + \frac{R_2}{100}\right) \left(1 + \frac{R_3}{100}\right)$

7. Present worth of Rs. x due n years hence is given by:
 Present Worth = $\frac{x}{\left(1 + \frac{R}{100}\right)^n}$

50times(1-0.03)^(45)=12.7 quad (3sf) . Using the compound interest formula results in the following calculation, with the answer rounded to the nearest integer: 550000times(1-0.002)^(9)=5401788 . After 40 months Account A has accumulated £230.67 in interest as 3 years interest has been accrued. After 40 months Account B has accumulated £249.60 in interest as 40 months interest has been accrued. The difference is £18.93 . After 1 hour the bucket is 83% full. After 2 hours the bucket is 68.89% full. After 3 hours the bucket is 57.18% full. After 4 hours the bucket is 47.46% full. We could use the compound interest formula, or look at how the battery changes over time.

After 2 hours the battery is 95% full. After 6 hours the battery is 90.25% full. After 6 hours the battery is 85.74% full. After 6 hours the battery is 81.45% full. After 6 hours interest formula GCSE questions 1. (a) An initial deposit of £1400 is invested for 3 years. The interest payments occur annually at 6% compound interest. Work out the amount of interest earned after this time. (b) After the first 3 years, the interest rate falls to 2%. How much would the investment be worth after a further 4 years? (4 marks) (a) $1400 \times (1.06)^3$ (1) £1667.42-1400 = £267.42 (1) (b) $1667.42 \times (1.02)^4$ (1) £1804.87 (1) 2. (a) A car is bought for £15 000 . The car loses 10% of its value every year, compound interest. Which calculation works out the total value after 5 years? Circle your answer: $15000 - 10 \times 5$ (15000 10) $\times 5$ 1.1^5 $\times 15000$ 15000×0.9^5 (b) The car is paid for using a credit card. Every month, £1500 of the bill is paid off, but 0.2% of the remaining bill is added after. Calculate the balance on the credit card after 3 months. (4 marks) (a) 15000×0.9^5 (1) (b) $13500 \times 1.002 = £13527$ (month 1) (1) $12027 \times 1.002 = £12051.05$ (month 2) (1) $10551.05 \times 1.002 = £10572.16$ (month 3) (1) 3. (a) Kieran invests in multiple financial institutions using the stock market. After the first 3 years, he has made an average of 3% interest per year, compound interest. For the next two years, his stock prices fall by a compound interest rate of 4% each year. If the original investment was worth £13,000 , calculate the future value of the investment after 5 years. (b) Harry invested in the same stock, with his investment after 5 years having the present value of £7500 . What was his original investment worth? (8 marks) (a) $13000 \times (1.03)^3$ (1) £14205.45 (1) $14205.45 \times (0.96)^2$ (1) £13091.74 (1) (b) $7500 / (0.96)^2$ (1) £8138.02 (1) $8138.02 / (1.03)^3$ (1) £7447.44 (1) You have now learned how to: Solve problems involving percentage change, including: percentage increase, decrease and original value problems and simple interest in financial mathematicsSet up, solve and interpret the answers in growth and decay problems, including compound interest (and work with general iterative processes) Reverse percentagesPercentage changePrime factors Prepare your KS4 students for maths GCSEs success with Third Space Learning. Weekly online one to one GCSE maths revision lessons delivered by expert maths tutors. Find out more about our GCSE maths revision programme. We use essential and non-essential cookies to improve the experience on our website. Please read our Cookies Policy for information on how we use cookies and how to manage or change your cookie settings.AcceptPrivacy & Cookies Policy

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