

# Math 1303 Quiz #12 (Sections 3.3-3.4)

Name: KEY

Please show all work on this page.

- Quarterly payments? 1. Cara needs \$9,000 in 11 years. What amount can she deposit at the end of each quarter at 6% interest compounded quarterly so she will have her \$9,000?

$$FV = PMT \left[ \frac{(1+i)^n - 1}{i} \right]$$

$$\frac{FV}{\left[ \frac{(1+i)^n - 1}{i} \right]} = PMT$$

$$\frac{9000}{\left[ \frac{(1 + \frac{.06}{4})^{4 \times 11} - 1}{(.06/4)} \right]} = 145.893$$

$$= \boxed{\$145.90}$$

Always round up to reach a goal amount.

- interest? 2. Sammy borrowed \$10,000 to purchase a new car at an annual interest rate of 11%. She is to pay it back in equal monthly payments over a 5-year period. How much total interest will be paid over the period of the loan?

$$PMT = PV \left[ \frac{i}{1 - (1+i)^{-n}} \right]$$

$$217.424 = 10000 \left[ \frac{.11/12}{1 - (1 + .11/12)^{-60}} \right]$$

payments = 217.42  
x 60 ← 12 months / 5 years

$$\frac{13045.20}{-10000}$$

$$\boxed{\$3,045.20}$$

3. In order to purchase a home, a family borrows \$70,000 at 12% for 15 years. What is the monthly house payment to amortize the loan?

$$PMT = PV \left[ \frac{i}{1 - (1+i)^{-n}} \right]$$

$$= 70000 \left[ \frac{.12/12}{1 - (1 + .12/12)^{-180}} \right]$$

$$= 840.117 \dots$$

$$\boxed{\$840.12}$$

4. The annual interest rate on a credit card is 17.99%. If a payment of \$200.00 is made each month, how many months will it take to pay off an unpaid balance of \$2,470.04? (worked again on next page)

$$PMT = PV \left[ \frac{i}{1 - (1+i)^{-n}} \right]$$

$$200 = 2470.04 \left[ \frac{.1799/12}{1 - (1 + .1799/12)^{-n}} \right]$$

$$\frac{200}{2470.04} = \frac{.1799/12}{1 - (1 + .1799/12)^{-n}}$$

$$200 - 200(1 + \frac{.1799}{12})^{-n} = 2470.04(\frac{.1799}{12}) - 200$$

$$-200 \ln(1 + \frac{.1799}{12})^{-n} = \frac{2470.04(\frac{.1799}{12}) - 200}{-200}$$

$$n = \frac{\ln \left[ \frac{2470.04(\frac{.1799}{12}) - 200}{-200} \right]}{-\ln(1 + \frac{.1799}{12})} = 13.759$$

$$\boxed{14 \text{ months}}$$

# Precalculus Series Key Lesson Unit 12

**COMAP**



## **Precalculus Series Key Lesson Unit 12:**

A Model Unit For Grade 12: Exploitation and Harmony Jennifer Katz, 2013-10-28 A Model Unit for Grade 12 Exploitation and Harmony is one book in the series Tools for Instruction Reading and Assessment The series consists of twenty four companion documents to Teaching to Diversity The Three Block Model of Universal Design for Learning by Jennifer Katz The model unit integrates major themes from Manitoba s curricula for the first term of the grade 12 school year The topics are Western Civilization and Current Topics in First Nations Metis and Inuit from the social studies curriculum and Biology and Physics from the science curriculum These are brought into the disciplines of mathematics physical education and health language arts and fine arts particularly through the lens of the multiple intelligences MI Differentiated activities based on MI approaches inspire diverse students and accommodate their individual learning styles MI activity cards are included as well as planners that outline the essential understandings essential questions and final inquiry projects for the unit Rubrics based on Bloom s taxonomy show a progression of conceptual thinking from rote basic understanding to synthesized higher order analysis Teachers can use this model unit as a template for planning the second thematic unit of the school year Barron's Math 360: A Complete Study Guide to Pre-Calculus with Online Practice Barron's Educational Series, Lawrence S. Leff, Christina Pawlowski-Polanish, 2021-09-07 Barron s Math 360 Pre Calculus is your complete go to guide for everything pre calculus This comprehensive guide is an essential resource for High school and college courses Homeschooling Virtual Learning Learning pods Inside you ll find Comprehensive Content Review Begin your study with the basic building blocks of pre calculus and build as you go Topics include algebraic methods functions and graphs complex numbers polynomial and rational functions and much more Effective Organization Topic organization and simple lesson formats break down the subject matter into manageable learning modules that help guide a successful study plan customized to your needs Clear Examples and Illustrations Easy to follow explanations hundreds of helpful illustrations and numerous step by step examples make this book ideal for self study and rapid learning Practice Exercises Each chapter ends with practice exercises designed to reinforce and extend key skills and concepts These checkup exercises along with the answers and solutions will help you assess your understanding and monitor your progress Access to Online Practice Take your learning online for 50 practice questions designed to test your knowledge with automated scoring to show you how far you have come Directory of Distance Learning Opportunities Modoc Press, Inc., 2003-02-28 This book provides an overview of current K 12 courses and programs offered in the United States as correspondence study or via such electronic delivery systems as satellite cable or the Internet The Directory includes over 6 000 courses offered by 154 institutions or distance learning consortium members Following an introduction that describes existing practices and delivery methods the Directory offers three indexes Subject Index of Courses Offered by Level Course Level Index Geographic Index All information was supplied by the institutions Entries include current contact information a description of the institution and the courses offered grade level and admission

information tuition and fee information enrollment periods delivery information equipment requirements credit and grading information library services and accreditation

**Precalculus: The Easy Way** Christina Pawlowski-Polanish, Lawrence Leff, 2019-09-03 A self teaching guide for students Precalculus The Easy Way provides easy to follow lessons with comprehensive review and practice This edition features a brand new design and new content structure with illustrations and practice questions An essential resource for High school and college courses Virtual learning Learning pods Homeschooling Precalculus The Easy Way covers Algebraic Methods Functions and Graphs Complex Numbers Polynomial and Rational Functions Calculus Preview And more

**A Guide to Detracking Math Courses** Angela Torres, Ho Nguyen, Elizabeth Hull Barnes, Laura Wentworth, 2023-05-03 Create a pathway to equity by detracking mathematics The tracked mathematics system has been operating in US schools for decades However research demonstrates negative effects on subgroups of students by keeping them in a single math track thereby denying them access to rigorous coursework needed for college and career readiness The journey to change this involves confronting some long standing beliefs and structures in education When supported with the right structures instructional shifts coalition building and educator training and support the detracking of mathematics courses can be a primary pathway to equity The ultimate goal is to increase more students access to and achievement in higher levels of mathematics learning especially for students who are historically marginalized Based on the stories and lessons learned from the San Francisco Unified School District educators who have talked the talk and walked the walk this book provides a model for all those involved in taking on detracking efforts from policymakers and school administrators to math coaches and teachers By sharing stories of real world examples lessons learned and prompts to provoke discussion about your own context the book walks you through Designing and gaining support for a policy of detracked math courses Implementing the policy through practical shifts in scheduling curriculum professional development and coaching Supporting and improving the policy through continuous research monitoring and maintenance This book offers the big ideas that help you in your own unique journey to advance equity in your school or district s mathematics education and also provides practical information to help students in a detracked system thrive

**The Science Teacher's Toolbox** Tara C. Dale, Mandi S. White, 2020-04-09 A winning educational formula of engaging lessons and powerful strategies for science teachers in numerous classroom settings The Teacher s Toolbox series is an innovative research based resource providing teachers with instructional strategies for students of all levels and abilities Each book in the collection focuses on a specific content area Clear concise guidance enables teachers to quickly integrate low prep high value lessons and strategies in their middle school and high school classrooms Every strategy follows a practical how to format established by the series editors The Science Teacher s Toolbox is a classroom tested resource offering hundreds of accessible student friendly lessons and strategies that can be implemented in a variety of educational settings Concise chapters fully explain the research basis necessary technology Next Generation Science Standards correlation and implementation of each lesson and strategy

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the practical use of classroom technology has again been revised to reflect the latest tools available to classroom teachers including apps that can be run on handheld personal devices in light of changes in education resulting from the global pandemic An updated Instructor s Manual features a test bank sample classroom activities PowerPoint slide content chapter summaries and learning outcomes for each chapter and can be accessed by instructors online at [www.routledge.com](http://www.routledge.com)

9781032472867     **El-Hi Textbooks in Print** ,1984     **Striving for Excellence** ,1991     **Precalculus**

COMAP,2001-07-15 COMAP s new text for the precalculus course focuses on modeling and contemporary applications

**Climate Change across the Curriculum** Eric J. Fretz,2015-12-24 Climate Change across the Curriculum examines ways of thinking and conveying information about climate change across university curricula and within academic disciplines The contributors provide methods strategies rationales and theoretical justifications for teaching climate issues at the university level The content of this book aims to introduce climate change to classes outside of the sciences as it will take a wide range of disciplines broader institutional thinking and experimentation to fully engage university resources and knowledge toward the mitigation of fossil fuel consumption and adaptation to the negative consequences of climate change Climate Change across the Curriculum encourages professors to engage salient aspects of their academic disciplines to the study of climate issues in the classroom as well as sample theories practices and resources from a wide range of academic disciplines outside of their own areas of specialization The contributors ask what role will higher education play in addressing environmental challenges and producing students who become professionals who accomplish work that solves these problems     **Mathematics and Science Curriculum Programs** ,2002     Teaching in the Standards-based

Classroom ,2001 Virtually every national standards document every state framework and every local set of standards calls for fundamental changes in what and how teachers teach The challenge for teachers is to implement the vision for mathematics and science classrooms called for in the standards This issue describes that vision and suggests ways to use the standards mandated in your school to improve your practice to help you teach in your standards based classroom     Programmed Learning Carl H. Hendershot,1968     **Al-Kāshī's Miftāḥ al-Ḥisab, Volume I: Arithmetic** Nuh Aydin,Lakhdar

Hammoudi,2019-05-23 Jamsh d al K sh s Mift al isab Key to Arithmetic was largely unknown to researchers until the mid 20th century and has not been translated to English until now This book begins a multi volume set that finally brings al K sh s groundbreaking textbook to English audiences in its entirety As soon as it was studied by modern researchers it changed some false assumptions about the history of certain topics in mathematics Written as a textbook for students of mathematics accounting engineering and architecture Miftah covers a wide range of topics in arithmetic geometry and algebra By sharing al K sh s most comprehensive work with a wider audience this book will help establish a more complete history of mathematics and extend al K sh s influence into the 21st century and beyond The book opens by briefly recounting al K sh s biography so as to situate readers in the work s rich historical context His impressive status in the kingdom ofUlugh Beg is

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*ENC Focus* ,2001      **Bowker's Complete Video Directory** ,2000      Children's Books in Print ,2007 ,2006      **Journal for Research in Mathematics Education** ,2012

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