

## Unit 2: Personal finance Assessment Opportunity

This is an assessment opportunity which is used to evaluate your work based on established criteria.

### Instructions

There are 4 tasks in this assessment opportunity.

#### Task 1: Knowledge and understanding (\_\_\_/25 marks total)

Show all work for each question.

**1. Find the present value of the annuity given the following.** / 5 marks

**CHOOSE 1 OF THE FOLLOWING TO CALCULATE MANUALLY....**

a) 36 monthly payments of \$250 in an account where the interest rate is 3.5% compounded monthly.

b) 60 weekly payments of \$125 in an account where the interest rate is 5% compounded weekly.

**2. Find the payment needed to pay the following loans.**

**CHOOSE 1 OF THE FOLLOWING TO CALCULATE MANUALLY....**

a) \$12 500 at 8% compounded quarterly for 15 years. / 5 marks

b) \$7 500 at 7.25% compounded monthly for 5 years.

**3. Find the monthly mortgage payment on the following mortgages.** / 6 marks

**CHOOSE 1 OF THE FOLLOWING TO CALCULATE MANUALLY....**

a) \$350 000 at 6.5% interest amortized over 25 years.

b) \$23 500 at 4.5% interest amortized over 30 years.

# Personal Finance Unit Study Guide Answer

**JL Elias**



## **Personal Finance Unit Study Guide Answer:**

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