

# LOMA 308 Module 3 Study Guide with Complete Solutions

Interest on investments, 3 factors affect their growth - Answer✓✓-1. Interest rate

2. The type of interest

3. The time period during which the invested principal earns interest

Interest rates - Answer✓✓-Remember that interest is a fee that individuals and financial institutions pay (or charge) for the use of borrowed money. And the amount of interest earnings depends on the interest rate that's applied to the principal.

Interest rates are usually stated in decimal form, so a 5 percent interest rate appears as 0.05 and a 2.5 percent rate appears as 0.025.

Interest earned =  $\$1,000 \times 0.025 = \$25$

Calculating Interest Earned - Answer✓✓-Principal (regular amount)  $\times$  Interest rate = Interest earned

Interest rate - Answer✓✓-Interest rate = Interest amount  $\div$  Principal

simple interest - Answer✓✓-the amount of interest earned for one year is equal to the principal multiplied by the interest rate. As a result, when an investment earns simple interest, the nominal interest rate and the effective interest rate are the same.

# Loma 301 Study Guide

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