

Simple Interest, $I = PRT$, Real Life Examples

Vocabulary Matching

1. Simple Interest
2. Rate
3. Time
4. Principal
5. Credit Score
6. Credit History
7. Employment
8. Income
9. Debt Ratio
10. Loan Size

a. A number between 300 and 850 that tells a lender how likely you are to pay back a loan

Simple Interest Formula

So, how do we calculate simple interest? (the Simple Interest Formula!)

$$I = PRT$$

Interest = Principal x Rate x Time

Let's say you borrow \$600 from your uncle. He charges you 5% interest each year. At the end of 2 years, you pay back the loan. What is the amount you paid your uncle?

Step 1: Find the Interest

Change the interest rate to a percentage

$$I = PRT; I = \$600 \times .05 \times 2$$

$$I = \$60$$

Step 2: Add the Interest to the Principal to find the total amount

$$\$600 + \$60 = \$660$$

After two years, you will pay your uncle \$660.

Simple Interest Formula

Find the Simple Interest earned and the total amount you'll pay.

1. Principal- \$500, Rate- 8%, Time- 4 years
2. Principal- \$5000, Rate- 10%, Time- 8 years
3. Principal- \$4,000, Rate- 10%, Time- 6 years
4. Principal- \$10,000, Rate- 5.5%, Time- 7 years
5. Principal- \$700, Rate- 1.5%, Time- 2 years
6. Principal- \$1,000, Rate- 1%, Time- 5 years
7. Principal- \$8000, Rate- 8%, Time- 2.5 years
8. Principal- \$800, Rate- 4.5%, Time- 3 years
9. Principal- \$2000, Rate- 6%, Time- 3 years
10. Principal- \$5000, Rate- 5%, Time- 8 years

Monthly Simple Interest Problems

1. You borrow \$500 with an interest rate of 6%. How much will you pay in 6 months?
2. You borrow \$2,000 with an interest rate of 4%. How much will you pay in 12 months?
3. Your friend borrows \$1,500 with an interest rate of 7%. How much will you pay in 9 months?
4. Your cousin borrows \$400 with an interest rate of 7%. After 6 months, how much interest will you have paid your cousin?
5. You borrow \$5,000 from your uncle. Your uncle charges you an interest rate of 8%. After 9 months, how much interest will you have paid your uncle?

Review

1. You buy a used car for \$12,000 with an interest rate of 4%. After 5 years, how much will have paid total for your car?
2. You finance a new sectional for \$2000 with an interest rate of 10%. After 2 years, how much will you pay in interest?
3. You borrow \$600 with an interest rate of 10% for 4 months. How much will you pay in total?
4. You buy new appliances for \$3,000 with an interest rate of 9%. After 3 years, how much will you pay in total?
5. You buy your significant other a ring for \$3,500 with an interest rate of 7%. After 9 months, how much will you pay in interest?

Consumer Math

Simple Interest



Consumer Math Dave Ramsey Teacher Guide

Padhraic Smyth



Consumer Math Dave Ramsey Teacher Guide:

The Enigmatic Realm of **Consumer Math Dave Ramsey Teacher Guide**: Unleashing the Language is Inner Magic

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