

Quantitative Literacy:
Thinking Between the Lines
Third Edition
Chapter 4
Personal Finance
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Lesson Plan

Saving money: The power of compounding
Borrowing: How much car can you afford?
Savings for the long term: Build that nest egg
Credit cards: Paying off consumer debt
Inflation, taxes, and stocks: Managing your money

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4.1 Saving money: The power of compounding (1 of 19)

Principal: The initial balance of an account.

Simple interest: calculated by applying the interest rate to the principal only, not to interest earned.

Simple Interest Formula

Simple interest earned =

Principal \times Yearly interest rate (as a decimal) \times Time in years

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Download Quantitative Literacy Thinking Between The Lines

**Bruce Crauder, Benny Evans, Jerry
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