

GRADE 12 FINANCIAL MATHS

QUESTIONS AND ANSWERS

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What is n in financial maths? For calculations using the simple interest formula, we solve for n , the time period of an investment or loan, by simply rearranging the formula to make n the subject. For compound interest calculations, where n is an exponent in the formula, we need to use our knowledge of logarithms to determine the value of n .

What is half yearly in financial maths? ? half-yearly(semi-annually): twice per year (every six months) ? quarterly: four times per year (every three months) ? monthly: twelve times per year (every one month) ? daily: 365 times per year (excluding leap years)

What is simple and compound interest grade 11 notes? Simple interest is interest earned on the principal invested amount only, whereas compound interest is interest earned on the principal amount plus interest on the interest already earned.

What is the summary of financial mathematics? Financial mathematics focuses on applying mathematical formulas and equations to financial problems, market modeling and data analysis. With this strategy, financial professionals can better understand business performance, including profitability and growth potential.

What is J in financial math? j = nominal annual rate of interest.

What is N and Z in math? List of Mathematical Symbols. • R = real numbers, Z = integers, N =natural numbers, Q = rational numbers, P = irrational numbers.

What is j in compound interest? The nominal interest rate (j) is the quoted or stated interest rate annually. It is the rate, expressed as a percent, that precedes the word “compounded”. For example, if the interest rate is 5% compounded quarterly, the nominal interest rate is 5%.

What is the formula for CP interest? The compound interest is found using the formula: $CI = P(1 + r/n)^{nt} - P$. In this formula, $P(1 + r/n)^{nt}$ represents the compounded amount. the initial investment P should be subtracted from the compounded amount to get the compound interest.

Is half yearly 2 or 6?

What is n in compound interest? Compound Interest Formula P = principal. r = rate of interest. n = number of times interest is compounded per year.

What is the difference between SI and CI formula? The fundamental difference between simple interest and compound interest is that S.I. is calculated on the principal amount however C.I. calculation involves the principal amount + the interest that is collected on the principal amount every year.

What is the difference between compounding and discounting? Both compounding and discounting consider the time value of money but in different ways. Compounding emphasizes the future value of money by accounting for the growth of investments over time. On the other hand, discounting focuses on the present value of money by considering the current worth of future cash flows.

Is financial math hard? One thing that's for sure is the high amount of math you will need to study. Finance is a mathematical discipline, so if you aren't as comfortable with math as with other ways of thinking, you may find it more challenging. Additionally, finance also makes use of a vast, highly specific vocabulary.

What is the formula for financial maths? So the future value F after n years is the original amount plus the interest earned. That is, $F = P + nrP = 1 \#P + nrP = (1 + nr)P$. Future Value Formula for Simple Interest The future value F after n years is $F = (1 + nr)P$, where r is the interest rate per year and P is the principal (or present value).

What math is used in financial mathematics? Financial Mathematics is the field of applied mathematics that involves defining problems in finance and providing solutions using methods that draw from probability, statistics, differential equations, optimization, numerical methods, and data science.

What is v in financial math?

What does p mean in financial maths? The opening balance in financial calculations is often called the principal, denoted as P (R1 000 in the example). The interest rate is usually labelled i (5% p.a. in the example and “p.a.” means per annum or per year).

What is E in finance math? E is a series of numbers that begin with 2.71828. Just like π , it is non-terminating, which means it goes on and on. It is also an irrational number, which means it can't be expressed as a fraction. You can use it to calculate the decay or growth of a particular factor over time, such as compound interest.

What does $X \in R$ mean? It is a symbol that essentially means “includes” or “element of” For example, if you are given an ordered pair written as (x, y) element of R^2 , this means that the pair (x, y) can exist anywhere in 2D space. For your specific problem: $X, Y \in R$ means that both x and y could be any real number.

What is this $\sqrt{\quad}$ Radical - The $\sqrt{\quad}$ symbol that is used to denote square root or n th roots.

What does Q stand for in math? The letter (Q) is the symbol that is used to represent rational numbers. Rational numbers are sometimes called fractions. They are numbers that can be written as the quotient of two integers. They have decimal representations that either terminate or do not terminate but contain a repeating block of digits.

How to find r in fv formula? FV of an annuity, if the payments are made at the end of the period (i.e., end of the month or year) is calculated as $FV = PMT \times [(1+r)^n - 1]/r$, where FV = future value of an annuity stream, PMT = dollar amount of each annuity payment, r = the discount (interest) rate, and n = number of periods in which payments will ...

How to calculate fv? The future value formula is $FV = PV(1+r)^n$, where PV is the present value of the investment, r is the annual interest rate, and n is the number of years the money is invested. The Excel function FV can be used when there is a constant interest rate.

What is m in compound interest? m is the number of compounding periods (months in our example) r is the annual interest rate. k is the number of compounds per year.

How to calculate APR? $APR = (((Interest\ charges + fees) \div Loan\ amount) \div Number\ of\ days\ in\ loan\ term \times 365) \times 100$. This formula is a lot to digest and can help you understand how APR is calculated. Fortunately, the Truth in Lending Act requires lenders to disclose APR when they offer you credit.

What is the formula for profit and loss? This derives the formula: Profit = Selling price - Cost Price. However, if the cost price of a product is more than its selling price, there is a loss is incurred in the transaction. This derives the formula: Loss = Cost Price - Selling Price.

What is the formula for pert? This can be measured by minutes, hours, days, or even weeks. For example, if the optimistic time is 30 minutes, the pessimistic time is 60 minutes, and the most likely time is 45 minutes, the PERT formula would be: $(30min + (4 \times 45min) + 60min) \div 6 = 45\ minutes$.

What is the N in finance? If we know the present value (PV), the future value (FV), and the interest rate per period of compounding (i), the future value factors allow us to calculate the unknown number of time periods of compound interest (n).

What does N stand for in math? The letter (N) is the symbol used to represent natural numbers. Natural numbers are also known as counting numbers, and they begin with the number 1 and continue to infinity (never ending), which is represented by three dots (...). The natural or counting numbers (N): 1, 2, 3, 4 . . . "and so on." Whole Numbers.

What does N stand for in finance equations? $FV = PV(1 + i/n)^{n \times t}$ where: FV = Future value of money PV = Present value of money i = Interest rate n = Number of compounding periods per year t = Number of years

$(1 + \frac{i}{n})^{n \times t}$ \&\textbf{where:} \&FV = \text{Future value of money} \&PV = \text{Present ...}

What does N mean in a financial calculator? Number of Periods (N) This is the number of periods in the calculation. Make sure this is the number of payments if you are calculating loan values. For example, a 10 year loan with monthly payments has 120 periods.

How to calculate NPV?

How to calculate FV? The future value formula is $FV = PV(1+r)^n$, where PV is the present value of the investment, r is the annual interest rate, and n is the number of years the money is invested. The Excel function FV can be used when there is a constant interest rate.

What is N in PMT formula? The arguments (variables) for the function are similar to the compound interest function. PV = Present value or amount of the loan (just one variable) r = Annual rate. t = Number of years. n = Number of compoundings (sometimes the same as the number of payments) each year.

How to find the value of n in math?

What is this ?? Radical - The $\sqrt{\quad}$ symbol that is used to denote square root or nth roots.

What does \sqrt{n} mean? The square root n means the square root of the sample size. The most common use of the term square root n is in the calculation of the standard error of the mean. The standard error is a key term in the equation for the margin of error in the confidence interval. The equation for margin of error is: $E = Z \frac{\sigma}{\sqrt{n}}$.

What does PV mean in financial math? The present value formula consists of the present value and future value related to compound interest. The present value or PV is the initial amount (the amount invested, the amount lent, the amount borrowed, etc). The future value or FV is the final amount. i.e., $FV = PV + \text{interest}$.

What is PMT in math? "PMT" stands for "payment", hence the function's name. For example, if you are applying for a two-year car loan with an annual interest rate of

7% and the loan amount of \$30,000, a PMT formula can tell you what your monthly payments will be.

What are finance formulas? What are finance formulas? Finance formulas are principles, facts or rules that you can express using maths symbols to represent financial concepts. They usually have an equal sign and two or more variables. Knowing the value of one quantity can help you apply the formula to determine the value of an unknown quantity.

What does N represent in financial math? N=Number of compoundings. I%= annual interest rate. PV= present value. PMT= payment. FV= future value.

Is PMT always negative? Your regular payment, (pmt). Financial calculators usually require that a payment you make is negative, but to me a negative "payment" should mean you get money. Thus pmt is positive when you pay off a loan, and it's negative when you draw money out of an account.

What does N mean finance? PV: Present value of money, also explained further on. i: Interest rate or the discount rate, which is a risk-free rate of return or an inflation rate. n: Number of compounding periods of interest per year.

The Language of Flowers: Unraveling the Secret Meaning Behind Blooms

Q: What is "The Language of Flowers" by Vanessa Diffenbaugh?

A: "The Language of Flowers" is a historical fiction novel by Vanessa Diffenbaugh that explores the life of Victoria Jones, a 19th-century woman who discovers a hidden language of flowers and uses it to communicate with her loved ones.

Q: What is the significance of the Victorian era in the novel?

A: The Victorian era was a time when flowers were imbued with specific meanings and symbolism. In "The Language of Flowers," the author uses this floral language to convey hidden emotions, secrets, and social etiquette among the characters.

Q: How does Victoria Jones utilize the language of flowers?

A: Victoria learns the language of flowers from her mentor, Elizabeth. She uses this knowledge to express her love for her husband, Henry, and to communicate with her

loved ones who are unable to speak openly. The flowers act as a powerful tool for emotional connection and subtle communication.

Q: What are some of the key themes explored in the novel?

A: "The Language of Flowers" delves into themes of love, loss, family, and the search for identity. It also highlights the societal constraints and expectations placed on women during the Victorian era, and the resilience and strength of those who defied them.

Q: What is the lasting impact of the novel's exploration of the language of flowers?

A: Diffenbaugh's novel has reignited interest in the Victorian language of flowers and its enduring significance. The novel has inspired readers to appreciate the beauty, symbolism, and communicative power of nature's creations, reminding us of the hidden languages that exist all around us.

What level is Oxford English for Information Technology? Summary: Oxford English for Information Technology is a course for students and IT professionals at intermediate level or above.

Is Oxford good for computer engineering? Oxford has one of the longest-established Computer Science departments in the country. Today it is home to a community of world-class research and teaching.

How hard is Computer Science at Oxford? 'I love many things about my course. I love the fact that it's hard, that it's very theoretical and that we get a lot of practical work. Even when the work is a little challenging you're never lost because there are so many people around to help you.

How do I get into Oxford Computer Science?

What is the acceptance rate for Oxford English? Oxford's English & Modern Languages course saw a large increase in its success rates in 2023, with 2022 having only a 25% offer rate and 23% acceptance rate.

How hard is it to get into Oxford for English Literature? For English, Oxford typically expects an A* in English Literature or English Language and Literature at A-level. Candidates are also expected to showcase their analytical and interpretative skills, which can be further evidenced through personal reading and essays.

Is it easier to get into Cambridge or Oxford for Computer Science? Both Oxford and Cambridge are highly competitive, and unfortunately, you can only apply to one per year. Based on acceptance rates and numbers, however, it is easier to get into Cambridge than Oxford. Both Harvard and Oxford are esteemed, top-ranked universities where students strive to get their degrees.

What is Oxford University ranked in Computer Science?

What A-level do you need to get into Oxford University?

What is the hardest major in Oxford? The hardest degree subjects are Aerospace Engineering, Law, Chartered Accountancy, Architecture, Chemistry, Medicine, Pharmacy, Psychology, Statistics, Nursing, Physics, Astrophysics, Biomedical Engineering, Astronomy, and Dentistry.

What is the hardest program to get into Oxford?

How much does it cost to study Computer Science in Oxford?

What is the success rate for Oxford computer science? Popular courses at Oxford University Just 6% of applicants are successful in receiving an offer to study Computer Science and the application process is designed to be challenging.

Can you get into Oxford computer science without further maths? Whilst it is possible to make a competitive application to Oxford Computer Science degrees without Further Maths A-level, wherever possible we would encourage an applicant to take it.

How much do Oxford computer science graduates earn? Average graduate salary within five years The biggest difference of them all, computer science grads normally secure a grad salary of £37,500 within five years of leaving uni but for those at Oxford and Cambridge, this can be as much as £85,000.

Is Oxford harder than Harvard? Oxford vs Harvard: Acceptance Rate How difficult is it to get in? As of 2023, Harvard's acceptance rate is 4%. Half of the applicants accepted at Harvard have an SAT score between 1480 and 1580. On the other hand, Oxford's acceptance rate of about 17.5% is appealing.

How hard is it for an American to get into Oxford? Recent data from Oxford shows the following trends in acceptance rates: 2022: 23,819 applications, 3,645 offers (13.72% acceptance rate) 2021: 24,388 applications, 3,298 offers (13.52% acceptance rate)

What GPA do you need to get into Oxford England? Undergraduate qualifications If your graduate course at Oxford requires a 'first-class undergraduate degree with honours' in the UK system, you will usually need a bachelor's degree with an overall grade of Class 1, 'A' or 80%, or a GPA of 3.7 out of 4.0.

What is the easiest major to get into Oxford?

How much does it cost to study English at Oxford?

Which Oxford college is hardest to get into? The hardest college to get into last year was Worcester College, where 11.7 per cent of applicants were admitted. The least competitive was St Hilda's College, where 30.2 per cent were admitted.

Which college is best for Computer Science at Oxford? Trinity College has a thriving community of students and academics in computer science. The College is regularly home to postgraduates and postdoctoral researchers in the Computer Science department alongside our undergraduate students.

Is Computer Science at Oxford worth it? Oxford is ranked as the best university in the UK for Computer Science. Its undergraduate Computer Science course concentrates on creating links between theory and practice and covers a wide variety of software and hardware technologies and their applications.

Is Oxford more prestigious than Cambridge? The University of Cambridge marginally outranks Oxford in the QS World University Rankings® 2023, with Cambridge placing in second and Oxford fourth.

What English level is required for Oxford?

What is C2 level in Oxford English? C2: Proficient At the C2 level, you should be able to: Understand with ease virtually everything heard or read. Summarize information from different spoken and written sources, reconstructing arguments and accounts in a coherent presentation.

What are the Oxford English placement levels?

What is the Oxford level of English? The Oxford Test of English and Oxford Test of English for Schools certify at A2, B1, and B2 levels. The Oxford Test of English Advanced certifies at B2 and C1. Test takers who do not achieve a certified CEFR level receive an indicative 'Below' level.

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Can I get into Oxford with a * a * a? Offers for Oxford places are between A*A*A and AAA at A-level, depending on the course.

WHAT A-Levels does Oxford not accept?

Is C2 English fluent? A C2 Proficiency qualification shows the world that you have mastered English to an exceptional level. It proves you can communicate with the fluency and sophistication of a highly competent English speaker.

What are B1 B2 C1 and C2 level of English?

What is the difference between C1 and C2 English proficiency? The C1 level is often a requirement for higher education and professional contexts, where nuanced understanding and expression are critical. In contrast, C2 level, the pinnacle of language proficiency according to the CEFR, signifies complete mastery.

What is a good grade at Oxford?

How many A-levels does the average Oxford student have? While three A grades is Oxford's minimum standard offer for candidates taking A-levels, many courses – particularly in the sciences – require at least one A* grade. 53.0% of applicants and 84.1% of admitted students were awarded A*AA or better at A-level.

What is Oxford ranking English? We're delighted that the University of Oxford has once again been ranked number one in the world for English Language and Literature in the QS World University Rankings 2024 by subject.

What is the difference between Oxford English and British English? The main difference between British and Oxford spelling is that the latter uses -ize (and -ization) instead of -ise (and -isation) (organize and organization instead of organise and organisation, for instance).

What is standard of living Oxford English? The level of material well-being of an individual or group, in terms of goods and services available to them. A measure of quality of life.

What are the levels of the Oxford English Placement Test? The Oxford Placement Test (OPT), also called the Oxford Online Placement Test (OOPT), is an on demand computer-adaptive test of the English language for non-native speakers of English, reporting at Pre-A1, A1, A2, B1, B2, C1, and C2 levels of the Common European Framework of Reference (CEFR).

Is physics for scientists and engineers calculus-based? The result is the most complete course solution you will find in calculus-based introductory physics.

Who wrote physics for scientists and engineers? Physics for Scientists and Engineers (9th Ed) [INTERNATIONAL PAPERBACK]: Raymond Serway, John Jewett: 9789386650672: Amazon.com: Books.

What is physics for engineers subject? This is a calculus-based course covering the basic laws and phenomena in electricity and magnetism, oscillation and waves, rotational mechanics and modern Physics.

Is physics with calculus harder than physics? As for difficulty, calculus-based physics is generally considered to be more challenging than algebra-based physics,

as it requires a stronger grasp of calculus and its applications, in addition to a more sophisticated understanding of the physics concepts.

Does MIT require calc based physics? General Institute Requirements for undergraduate students of all majors at MIT include a science core that consists of two semesters of college calculus and calculus-based physics, and one semester each of chemistry and biology.

Is Albert Einstein a scientist or engineer? Albert Einstein (/əˈnstaɪn/ EYEN-styne; German: [ˈalbɛʁt ˈʔaɪnʃtaɪn]; 14 March 1879 – 18 April 1955) was a German-born theoretical physicist who is widely held as one of the most influential scientists.

Was Albert Einstein a physics professor? In 1909 he became Professor Extraordinary at Zurich, in 1911 Professor of Theoretical Physics at Prague, returning to Zurich in the following year to fill a similar post. In 1914 he was appointed Director of the Kaiser Wilhelm Physical Institute and Professor in the University of Berlin.

Is Richard Feynman an engineer? Although he originally majored in mathematics, he later switched to electrical engineering, as he considered mathematics to be too abstract. Noticing that he "had gone too far", he then switched to physics, which he claimed was "somewhere in between".

Which engineering has the highest salary?

Which engineering has the most math? Electrical engineering is the most math heavy of the engineering disciplines. You rely heavily on differential equations when dealing with advanced circuit analysis and electromagnetism is basically a physics and math course. In a close second is mechanical engineering, which uses dynamics a lot.

Can a physicist become an engineer? When you apply to engineering roles, employers will see that you understand the theory behind engineering, have the skills required to complete a physics degree, and may be a good candidate for the role.

Is IB physics calculus-based? IB subjects like Physics are offered at the Standard Level and the Higher Level. The HL goes into subjects in more depth and requires more instructional hours. They end with taking either the SL or HL exam. Last I knew, IB Physics, even HL, was not Calculus-based.

Which AP Physics is calculus-based? The AP Physics 1 and AP Physics 2 courses contain similar content to what is taught in AP Physics C: Mechanics and AP Physics C: Electricity and Magnetism. However, both AP Physics C courses are calculus-based.

Is university physics calc based? It's relatively easier and less math-intensive compared to university physics. University physics, on the other hand, is a calculus-based course designed for students majoring in physics, engineering, or other physical sciences.

Do you really need calculus for physics? You don't have to, but having a strong foundation in calculus will cut your work very short for physics and help deepen your understanding immensely. You don't have to, but having a strong foundation in calculus will cut your work very short for physics and help deepen your understanding immensely.

[the language of flowers vanessa diffenbaugh, oxford english for computing student, physics for scientists and engineers 9th edition](#)

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