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(c) What is the annual interest rate?

Solution. (a) The principal is \$1,000. (b) The interest earned is  $\$1,050 - \$1,000 = \$50$ . (c) The annual interest rate is  $50 / 1000 = 5\%$  Interest rates are most often computed on an annual basis, but they can be determined for non-annual time periods as well. For example, a bank offers

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is designed to meet the needs of readers who want to master the interest theory and finance topics addressed in the Financial Mathematics exam. Requires an algebra background; calculus not a prerequisite.

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