

Solving Compound Interest Problems

What is Compound Interest?

If you walk into a bank and open up a savings account you will earn interest on the money you deposit in the bank. If the interest is calculated once a year then the interest is called "simple interest". If the interest is calculated more than once per year, then it is called "compound interest".

Compound Interest Formula

The mathematical formula for calculating compound interest depends on several factors. These factors include the amount of money deposited called the principal, the annual interest rate (in decimal form), the number of times the money is compounded per year, and the number of years the money is left in the bank. These factors lead to the formula:

$$FV = P \left(1 + \frac{r}{n} \right)^{nt}$$

FV = future value of the deposit
 P = principal or amount of money deposited
 r = annual interest rate (in decimal form)
 n = number of times compounded per year
 t = time in years.

Solving Compound Interest Problems

To solve compound interest problems, we need to take the given information and plug the information into the compound interest formula and solve for the missing variable. The method used to solve the problem will depend on what we are trying to find. If we are solving for the time, t , then we will need to use logarithms because the compound interest formula is an exponential equation and solving exponential equations with different bases requires the use of logarithms.

Examples – Now let's solve a few compound interest problems.

Example 1: If you deposit \$4000 into an account paying 6% annual interest compounded quarterly, how much money will be in the account after 5 years?

$$FV = 4000 \left(1 + \frac{0.06}{4} \right)^{4(5)}$$

$$FV = 4000(1.015)^{20}$$

$$FV = 4000(1.346855007)$$

$$FV = 5387.42$$

Plug in the giving information, $P = 4000$, $r = 0.06$, $n = 4$, and $t = 5$.

Use the order of operations to simplify the problem. If the problem has decimals, keep as many decimals as possible until the final step.

Round your final answer to two decimal's places.

After 5 years there will be \$5387.42 in the account.

Solving Compound Interest Problems

Xiang Xie



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