

23. Kewangan Asas

Basic Financial

- Tingkatan 3 Bab 3 : Matematik Pengguna : Simpanan dan Pelaburan, Kredit dan Hutang / *Consumer Mathematics : Saving and Investments, Credit and Debt*
- Tingkatan 4 Bab 10: Matematik Pengguna : Pengurusan Kewangan / *Consumer Mathematics : Financial Management*

NOTA RINGKAS

1. Faedah Mudah / *Simple Interest* : $I = Prt$
 I = Faedah / *Interest*
 P = Prinsipal / *Principal*
 r = Kadar faedah / *Interest Rate*
 t = Masa dalam tahun / *Time in years*
2. Faedah Kompaun / *Compound Interest* : $MV = P \left(1 + \frac{r}{n}\right)^{nt}$
 MV = Nilai Matang / *Matured Value*
 P = Prinsipal / *Principal*
 r = Kadar faedah tahunan / *Yearly interest rate*
 n = Bilangan kali faedah dikompaun dalam setahun / *number of periods the interest is compounded per year*
 t = Tempoh dalam tahun / *Term in years*
3. Jumlah bayaran balik pinjaman / *Total amount of loan repayment* $A = P + Prt$
4. $ROI = \frac{\text{Pulangan}}{\text{Investment}} \times 100\%$