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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 $\frac{50}{1000} = 5\%$ 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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The denominator is the average fund exposed to earning interest. One way to calculate it is to weight each deposit or withdrawal by the remaining time: $11 \ 10 \ 0 \ 10 \ 6 \ 5 \ 2 \ 75(1) \ 10 \ 5$

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