| BASICS | MULTIPLIERS | LINEAR vs. EXPONENTIAL | COMPOUNDING | ANNUITIES and LOANS |
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| 40\% as a decimal | Sally sells seven times as many seashells as she did last summer. | Of the words linear, exponential, or neither, the one that best describes this sequence: $2550,8500,14450,20400, \ldots$ | TRUE or FALSE: <br> Monthly compounding means interest is paid once a month. | TRUE or FALSE: <br> An annuity is a series of payments at regular intervals. |
| 3\% of \$2000 | Raymond recently repaired 40\% more rooftops than he did last year. | Of the words linear, exponential, or neither, the one that best describes this sequence: $5000,8500,14450,24565, \ldots$ | TRUE or FALSE: <br> Everything else being equal, compounding more frequently makes money grow more. | TRUE or FALSE: <br> In an annuity, each payment stays in the account for a different length of time. |
| Celeste earns \$1875 each month. She pays $\$ 600$ rent each month. Celeste spends this percent of her monthly earnings on rent. | The population of Pitchfork increased 7.9\% | Of the words linear, exponential, or neither, the one that best describes this situation: <br> The population of Pitchfork increased $7.9 \%$ every year. | the future value of \$7000 at 6\% annual interest, compounded quarterly, for 5 years | The amount of a loan is this in relation to an annuity. |
| Denise weighs 140 pounds. She can lift 294 pounds. Denise can lift this percent of her body weight. | OMG! <br> Olivia's is having a " $40 \%$ off" sale. | In 2008, there were 512 calls. In 2009, there were 320 calls. If the trend is linear, in 2012 there will be this many calls. | the future value of \$7000 at 6\% annual interest, compounded monthly, for 5 years | To have $\$ 150,000$ in 30 years, you'll need to make monthly payments of this amount into an account with $9 \%$ annual growth, compounded monthly. |
| If the price of gasoline dropped from $\$ 4.00$ a gallon to $\$ 2.56$ a gallon, the relative change is this. | The number of new noisy neighbors went up $280 \%$, then went down $92.5 \%$. The net effect is this. | In 2008, there were 512 calls. In 2009, there were 320 calls. If the trend is exponential, in 2012 there will be this many calls. | the effective annual yield of $8 \%$ annual interest, compounded daily | To pay off a $\$ 150,000$ loan in 30 years, you'll need to make monthly payments of this amount if the annual interest rate is $9 \%$, compounded monthly. |

