

Personal Finance - Chapter 2

Tools for your financial journey

Interest is the root of making your money work for you.

- The price paid for the use of money

When you **borrow** money, you pay it back plus interest

- Ex: borrowing from a bank to buy a car

Compound interest- earning interest on interest

- The longer you let your money grow, the more it will produce

The power of compound interest is when interest being reinvested and earning additional interest.

Rate	Account Total
15%	\$267,864
10%	\$45,259
5%	\$7,040

Consider interest strategically

Minimizing interest payments

- The only way to stop interest is to eliminate the cause- the loan principal amount accruing interest
- Pay off your credit card debt in full
- Wait to spend money: this will often determine whether you pay interest or receive interest

The advantages of patient planning

- Some financial accounts have early withdrawal penalties

Understanding time value of money (TVM)

Anytime you are working with a financial goal that involves money, time, and interest, you will want to use.

TVM calculations include:

- **Future value**: how much current savings and investments will be worth at a certain date in the future
- **Present value**: the current value of a future amount
- **Annuity**: series of equal payments or deposits

The broadest indicator of how U.S. stocks are performing is the S and P 500 index.

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