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Broverman Updated  
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CREDIT 1.1.4 There are  
two (equivalent) ways to

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approach this problem.

We can update the balance in the account at the time of each transaction

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Prepared by: Francis  
Joseph H. Campeña 3  
Interest can be viewed as

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a lender or a borrower.

Sometimes if we are the investor, we consider the value of our investment after a given period. In this case we introduce the concept of future values or accumulated values or maturity value. Example 2. April wants to borrow 40,000.00 from a bank that gives an annual interest rate

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