Bab 3 Matematik Pengguna: Simpanan dan Pelaburan, Kredit dan Hutang

Consumer Mathematics: Savings and Investments, Credit and Debt

Bahagian A

3.1 Simpanan dan Pelaburan
Savings and Investments

1 Antara berikut, yang manakah adalah pelaburan?
Which of the following is an investment?

A Amanah saham
Unit trust

B Akaun semasa
Current account

C Akaun simpanan
Savings account

D Akaun simpanan tetap
Fixed deposit account

2 Mike menyimpan sebanyak RM7 200 di bank dengan kadar faedah 2.4% setahun. Berapakah faedah yang diperoleh Mike selepas 3 tahun?
Mike deposited RM7 200 in a bank with an interest rate of 2.4% per annum. How much is the interest earned by Mike after 3 years?

A RM57.60
B RM172.80
C RM312.60
D RM518.40

Tip Cemerlang

$I = Prt$, dengan keadaan/ *where*:
I = faedah/ *interest*
P = prinsipal/ *principal*
r = kadar faedah/ *rate of interest*
t = masa (dalam tahun)/ *time (in year)*

3 Suriani menyimpan sebanyak RM6 800 di bank dengan kadar faedah 2% setahun bagi tempoh 5 tahun. Hitung jumlah faedah yang akan diperoleh Suriani bagi tempoh 5 tahun tersebut.
Suriani deposited RM6 800 in a bank with an interest rate of 2% per annum for a period of 5 years. Calculate the total interest that Suriani will receive for the 5-year period.

A RM486
B RM680
C RM688
D RM726

4 Ranjeetha menyimpan sebanyak RM15 000 di sebuah bank dengan kadar faedah 2.6% setahun. Hitung faedah yang diperoleh Ranjeetha selepas 5 bulan.
Ranjeetha deposited RM15 000 into a bank with an interest rate of 2.6% per annum. Calculate the amount of interest that Ranjeetha will receive after 5 months.

A RM162.50 **C** RM862.90
B RM557.85 **D** RM1 950.00

5 Fariz menyimpan RMx di sebuah bank dengan kadar faedah 4% setahun. Jumlah faedah yang diperoleh Fariz selepas 5 bulan ialah RM250. Hitung nilai x.
Fariz deposited RMx into a bank with an interest rate of 4% per annum. The total interest that Fariz earned after 5 months is RM250. Calculate the value of x.

A RM10 000 **C** RM15 000
B RM13 000 **D** RM16 500

6 Pada suatu awal tahun, Puan Lam menyimpan RM12 500 dalam akaun simpanannya dengan kadar 6% setahun dan dikompaun setiap 4 bulan. Hitung jumlah wang simpanan Puan Lam pada akhir tahun keempat.
At the beginning of a year, Puan Lam saved RM12 500 in her savings account with a rate of 6% per annum and compounded every 4 months. Calculate Puan Lam's total savings at the end of the fourth year.

A RM15 786.28
B RM15 853.02
C RM15 862.32
D RM16 852.44

Tip Cemerlang

$MV = P\left(1 + \frac{r}{n}\right)^{nt}$ dengan keadaan/ *where*:
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 year)*

7 Sebuah bank menawarkan kadar faedah 5% setahun dan dikompaun sebulan sekali untuk simpanan dalam akaun simpanan tetap. Puan Lina telah menyimpan RMx pada awal tahun. Jumlah simpanan Puan Lina pada akhir tahun kedua ialah RM14 364.24. Hitung nilai x.
A bank offered a 5% interest rate per annum and compounded once a month for savings in a fixed deposit account. Puan Lina deposited RMx at the beginning of the year. Puan Lina's total saving at the end of second year is RM14 364.24. Calculate the value of x.

A RM12 000
B RM13 000
C RM14 000
D RM15 000

8 Antara berikut, yang manakah adalah tahap risiko bagi simpanan tetap?
Which of the following is the risk level of fixed deposits?

A Tinggi/ *High*
B Rendah/ *Low*
C Sederhana/ *Moderate*
D Bebas risiko/ *Risk free*

9 Jadual 1 menunjukkan maklumat pelaburan Jason.
Table 1 shows the information of Jason's investment.

Pelaburan awal *Initial investment*	RM14 550
Pelaburan akhir *Final investment*	RM16 296

Jadual 1/ *Table 1*

Hitung peratus pulangan pelaburan.
Calculate the percentage of return of investment.

A 8%
B 12%
C 16%
D 24%

10 Antara jenis pelaburan berikut, yang manakah mempunyai tahap kecairan yang rendah?
Which of the following type of investment has a low liquidity level?

A Simpanan/ *Savings*
B Hartanah/ *Real estate*
C Unit amanah/ *Unit trust*
D Saham syarikat/ *Company shares*

3.2 Pengurusan Kredit dan Hutang
Credit and Debt Management

11 Apakah kelebihan kad kredit?
What is the advantage of credit card?

A Menikmati rebat tunai
Enjoy cash rebate
B Dapat mengawal perbelanjaan
Can monitor expenses
C Tiada yuran tahunan dan caj bayaran lewat
No annual fees and late payment charges
D Semua kedai menerima pembayaran melalui kad kredit
All stores accept payment through credit card

12 Encik Zunaidi membuat pinjaman peribadi sebanyak RM50 000 daripada sebuah bank untuk membeli sebuah jentera. Bank mengenakan kadar faedah 5% setahun. Hitung bayaran ansuran bulanan jika tempoh pinjaman ialah 7 tahun.
Encik Zunaidi made a personal loan of RM50 000 from a bank to buy a machine. The bank charged the interest rate of 5% per annum. Calculate the monthly instalment if the loan period is 7 years.

A RM803.57
B RM976.33
C RM5 700.82
D RM7 500.00

Tip Cemerlang

$A = P + Prt$, dengan keadaan/ *where*:
A = jumlah bayaran balik/ *total repayment*
P = prinsipal/ *principal*
r = kadar faedah/ *interest rate*
t = masa (dalam tahun)/ *time (in year)*

13 Swee Ling membuat pinjaman peribadi sebanyak RM10 000 dari sebuah bank dengan kadar faedah 6% setahun. Jumlah bayaran balik ialah RM14 200 dalam tempoh x tahun. Hitung nilai x.
Swee Ling obtained a personal loan of RM10 000 from a bank with an interest rate of 6% per annum. The total repayment is RM14 200 in the period of x years. Calculate the value of x.

A 6 bulan/ *months*
B 7 bulan/ *months*
C 6 tahun/ *years*
D 7 tahun/ *years*