1. $38554.33 compounded annually, $37243.06 compounded quarterly
2. $949159.51
3. $11,098.20, APY=8.3%
4. $24297.37
5. $887.31
6. $4281.38
7. 9.38%
8. $9679.63
9. $559.37, Interest: $121,373.20
10. $2752.25
11. $3628.04 - $3581.70= $46.34
12. $1340.99, $308,356.40: $1567.56, $107,760.80
13. $50, $36.50
14. 1 yr $21233.56, 2 yrs $22543.20, 5 yrs $26977.00
    $4968.49 $10322.60 $29010.84
    After 50 months $25664.52 versus 23392.60, After 10 years Sam $36387.93 vs $71,172.14
15. $8059.49 with $2059.49 in interest
16. $17,301.91 is not enough, $53,457.79 is enough
17.

Month	Principal	Interest	Payment	Applied to interest	Applied to Balance	New Balance
1	$ 1,500.00	$ 5.00	$65.14	$ 5.00	$ 60.14	$1,439.86
2	$ 1,439.86	$ 4.80	$65.14	$ 4.80	$ 60.34	$1,379.52
3	$ 1,379.52	$ 4.60	$65.14	$ 4.60	$ 60.54	$1,318.98

18. Finance charge #37.31, new balance $2457.31
19. $1678.46 after 24 months
20. a) $670.07 b) About 104 months
21. $628113.47
22. $315.40