

شكراً لتحميلك هذا الملف من موقع المناهج البحرينية



مراجعة الوحدة الرابعة

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التواصل الاجتماعي بحسب الصف الثاني الثانوي



روابط مواد الصف الثاني الثانوي على تلغرام

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المزيد من الملفات بحسب الصف الثاني الثانوي والمادة لغة انجليزية في الفصل الأول

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Simple interest: **الفائدة البسيطة**

Simple interest: is the most basic way to calculate the amount you will earn for an investment or amount you will pay for loan.

الفائدة البسيطة: هي الطريقة الأساسية لحساب المبلغ الذي ستكسبه مقابل استثمار أو مبلغ ستدفعه مقابل القرض.

KEY TERM INTRODUCED:

<i>Annual:</i> سنوي	<i>Earn:</i> يكسب - يجني يستحق
<i>Year:</i> سنة	<i>Balance</i> رصيد - المتبقي
<i>Month:</i> شهر	<i>Pay:</i> دفع - سدد - يؤدي يعوض يوفي
<i>Invested:</i> استثمار	<i>Find:</i> اوجد - يجد
<i>Deposited:</i> أودع	<i>Calculate:</i> احسب
<i>Borrowed:</i> اقترض	<i>Exact interest:</i> فائدة صحيحة
<i>Loan:</i> قرض	<i>Trade interest:</i> فائدة تجارية

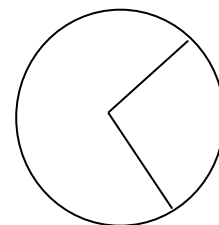
Interest factors:.....

Principal: Simple interest: Amount:
P SI A

Amount =.....

Principal =.....

Simple interest =.....



→ Find the missing finger in the following table:

Name	Principal	Simple interest	Amount
Ali	1,000	120.750	
Rashed		75.658	335.658
Dalal	1,250		1,555.475
Hassan	751.265	80.990	
Noora		48.265	2,548.265
Mohammed	658.652		1,530.617

Rules for calculating simple interest and amount

Simple interest = Principal x interest rate x Time

$$SI = P \times i \times T$$

Amount = Principal + Simple interest

$$A = P + SI$$

$$A = P \times (i \times T + 1)$$

The Different types of simple interest

$$SI = P \times i \times T$$

→ (Years)

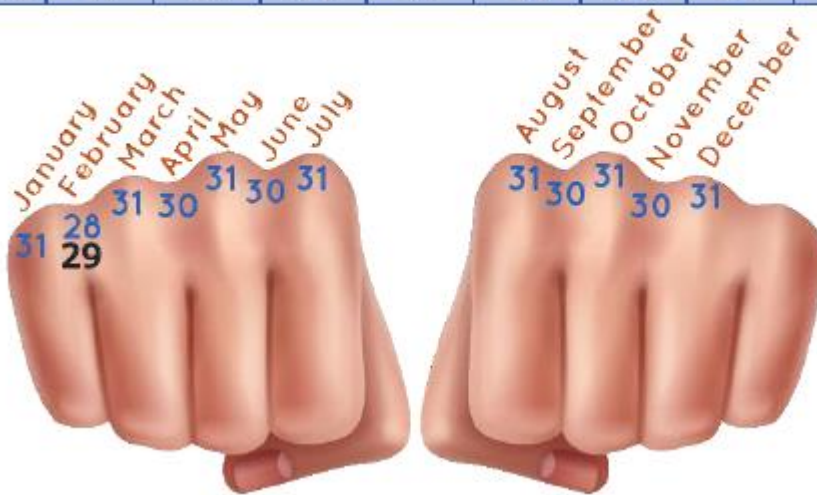
→ (Month)

→ (Years and month)

→ (Days)

B) Simple Interest – Months: الفائدة البسيطة اذا كانت المدة بالاشهر

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
31	28/29	31	30	31	30	31	31	30	31	30	31



→ One year = 12 month.

<i>Principal period</i>	12 months	8 months	6 months	4 months	3 months
<i>Time as month</i>

Exercise 8:

Jassim put BD1,000 into a savings account at Shamil Bank. The interest on this account is 3.5% for 9 months. How much will Jassim have at the end of that time period?

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Exercise 9:

What is the interest on BHD8,400 invested for 6 months in a bank at annual simple interest rate 7%?

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Exercise 10:

Nasser has a deposit account with the interest rate of 3.3% in a bank. If he deposits BD1,200 - How much money will he have after 10 months?

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Exercise 11:

Awatif and Sakina are comparing their loans. Awatif borrowed BD4,000 at 7% for two years and Sakina borrowed BD3,000 at 6% for 18 months. Who will bear most interest?

Awatif

Sakina

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The Answer: will bear most interest.

C) Simple Interest - Years & Months: الفائدة البسيطة اذا كانت المدة بالسنوات والاشهر

Note: When the time is made up of years and months would prefer to convert to full-term as months.

ملاحظة: عندما تكون المدة مكونة من سنين وأشهر يفضل تحويل المدة بالكامل الى أشهر.

Exercise 12:

Calculate the time of the followings:

Period	2 year and 3 months	4 year and 2 months	5 year and 6 months	7 year and 10 months
Time Time =..... Time =..... Time =..... Time =.....

Exercise 13:

If BD7,500 is deposited at 12% per year. Find the balance after 2 years and 5 months?

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Exercise 14:

Calculate the simple interest on € 900 at $6\frac{3}{4}\%$ for one year and two months?

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Exercise 15:

Nawal wants to borrow BD4,000. If she was charged an interest rate of 7% and she has the loan for three years and 8 months, how much will she repay?

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Exercise 16:

An investment of BD5,000 with interest rate of 9%. How much will it be at the end of 4 years and 9 months?

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d) Simple interest - Days (Counting Days)

Types of the year:

1. Regular year which February is 28 days.

السنة البسيطة ويكون فبراير 28 يوم (ناتج القسمة به كسور)

2. Leap year which February is 29 days.

السنة الكبيسة ويكون فبراير 29 يوم (ناتج القسمة بلا كسور)

Exercise 17:

Find the number of days in the month of February in the following years:

Year	2000	2001	2003	2008	2010	2011
February Days						

Using Time Table:

***Table no1**: using for the regular year which February is 28 days. Page (17).

***Table no2**: using for the leap year which February is 29 days. Page (18).

Exercise 18:

Using time table to find exact days for the following:

a- November 18 to December 16.

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b- March 22 to August 11.

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c- From 4th Jun 2000 to 31st Dec, 2000

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d. 17 January 2000 to April 25, 2000

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e. 28 June 2006 to August 3, 2006

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f. From 11th July 2006 to 27th September 2006.

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Exercise 19 A:

Using time table to find exact days for the following:

a). September 23, 2002 to January 17, 2003.

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b). From 10th Nov 2004 to 17th Mar, 2005.

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c). From 24th November 2006 to 27th January 2007.

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d). From 5th February 2007 to 10th January. 2008.

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Exercise 19 B:

- a. BD3200 invested at 4% for 176 days and will pay in 20 July 2013. What is the date invested by using the time table?

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- b. BD3200 invested at 4% for 176 days and invested in 25 January 2013. What is the date will pay in using the time table?

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- c. BD4000 invested at 4% for 150 days and will pay in 10 September, 2010. What is the date invested by using the time table?

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- d. BD3200 invested at 4% for 150 days and invested in 14 April 2013. What is the date will pay in using the time table?

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Exact and Trade simple Interest:

First: trade (Ordinary) simple interest:

Note: the number of the days per year = 360 days.

ملاحظة: وفيها تكون عدد أيام السنة تساوي 360 يوما، بمعنى تقسم المدة على 360.

Second: Exact simple Interest:

Note: The number of days per year = 365 days, used if required, the currency Sterling Pound (£) or the Kuwaiti Diner (KD).

* وفيها تكون عدد أيام السنة تساوي 365 يوما، و تستخدم عند النص على استخدامها أو عندما تكون العملة دينار كويتي (KD) أو جنيه إسترلين (£).

Exercise 20:

Mr. Ali invested BD2,000 at 6% for 120 days. Find the Trade and Exact simple interest?

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Exercise 21:

Find the interest for the followings: -

A. BD750 for 100 days at 5%.

B. KD1,460 for 90 days at 7.5%.

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C. £725 for 75 days at 4%.

D. BD980 for 144 days at 6¼% Exact.

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E. \$1,400 for 120 days at 12%.

F. £600 for 85 days at 4% Exact.

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Exercise 22:

Find the Trade and the Exact interest of BD9,500 for 250 days of loan, if the rate is 8% annually?

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Exercise 23:

If £200 is invested making 6.5 % simple interest, what is the amount of the investment after 155 days?

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Exercise 24:

Find the difference between the Exact interest and the Trade interest for BD 3,000 at 3.5% for 90 days? Which type of interest is preferable for you?

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- The difference between the Exact and Trade interest

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- Theinterest is preferable for me.

Exercise 25:

A person deposited BD4,000 at 8% from 5th February 2007 to 10th June 2007.

- Find the interest if it is:

a- Trade Interest

b- Exact Interest

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Finding Factors of Simple Interest

ايجاد قيم عناصر الفائدة البسيطة

A- Find the Principal: ايجاد قيمة المبلغ

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Exercise 26:

Salman wanted to borrow some money to expand his business. He was told he could borrow a sum of money for 18 months at 6% simple interest per year. He thinks he can afford to pay as much BHD540 in interest charges. How much money could he borrow?

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Exercise 27:

Mariam wanted to borrow some money for 18 months at 8% simple interest to pay BHD150. How much money could she borrows?

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Exercise 28:

Find the Principal of a two-year loan, lent at 12% interest per year. The total repayment amount is BHD12,400.

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Exercise 29:

Danna paid BHD675 interest for one-year and half at the simple interest rate is 10% paid annually. What was the principal?

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B- Finding the Rate: ايجاد قيمة معدل الفائدة البسيطة

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Exercise 30:

The owner of a restaurant borrowed BHD1,800 for 1.5 years to buy a food preparation table for his restaurant. If he paid BHD202.500 simple interest on the loan. What rate of interest did he pay?

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Exercise 31:

What is the interest rate of a loan of BHD2680, If BHD636.500 interest is paid the loan duration is two years and six months?

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Exercise 32:

Find the simple interest rate of a BHD5000 loan that is made for three years and requires BHD1762.500 in interest.

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Exercise 33:

Yasir borrowed BHD 6000 for 3.5years and paid BHD2800 simple interest. What was the annual interest rate?

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C. Finding the Duration (Time/ period)

Exercise 34:

Hamad borrowed BHD2,400 at 7% simple interest per year to buy a new computer for his business. If he paid BHD420 interest, what was the duration (time) of the loan?

Exercise 35:

A loan of BHD16840 is borrowed at 9% simple interest and is repaid with BHD4167.90 interest. What is the duration (Time / period) of the loan?

Exercise 36:

Aisha borrowed BHD1500 at 8% annual simple interest. If she paid BHD866.250 interest, what the time period of the loan?

Exercise 37:

Find the unknown factors the following:

P	T	R	SI	A
BHD 450	??? days	5%	BHD 7.500	BHD??

General Exercise

- 1Q: Hassan borrowed BHD5,600 in the bank, the simple interest rate is 6% annually. Calculate the simple interest amount and the repayment sum after 4 years.
- 2Q: Khalil invested BHD3,400 from his bank – if the simple interest rate is 9%. Calculate the simple interest amount and the repayment sum after 10 months?
- 3Q: Find the simple interest values and the repayment total investment amounts for the following:
- BHD 4,500 at 3.5% for 4 years.
 - BHD1,800 at 5% for 8 months.
 - BHD2,300 at 6.5% for 3 years and 9 months.
- 4Q: Nada invested \$5,000 in saving account with interest rate of $4\frac{1}{4}\%$. How much interest would she earn after 2.5 years?
- 5Q: A trader deposited BHD6,300 in a bank, with a simple interest rate 5% annually. Find the simple interest and amount at the end of three years.
- 6Q: A businessman borrowed BHD15,000 from his bank for 6 years at simple interest rate 5% annually. Calculate the amount paid at the end of the period.
- 7Q: Huda invested BHD4,300 for 10 months at simple interest rate 4% annually. Calculate the amount she will receive.
- 8Q: Sara deposited BHD5,400 at a bank and the rate of interest 4.5%. Find the interest value and the total investment after 2 years and 8 months
- 9Q: Rashed borrowed KD3,600 on 25 November, 2019 he will repay it on 6 March 2020 the interest rate 6%. Find the Interest amount.
- 10Q: Find the difference between Exact and the Trade interest for BHD2,000 at simple interest rate 3% for 180 days.
- 11Q: Abdulla took out a BHD42,000 construction loan to remodel a house. The interest is 8.3% per year and will be repaid in 6 months. How much is paid back?

12Q: A bank agreed to lend money to his customer Maher at a special interest rate of 9% per year, on the condition that he borrow enough that he would pay his BHD500 in interest over a two- years period. What was the minimum amount Maher could borrow?

13Q: Ameena needed money for college. She borrowed BD6,000 at 12% simple interest per year. If she paid BHD360 interest, what was the duration (time) of the loan?

14Q: Bader borrowed BHD25,000 to purchase stock for his baseball card shop. He repaid the simple interest loan after 3 years. He paid interest of BHD6,750. What was the interest rate?

15Q: Find the unknown factors the following:

No	P	T	R	SI	A
A	\$540	Four years	4¼%	\$??	\$??
B	BHD??	10 Months	6%	BHD 155	BHD??
C	KD5900	??? days	5%	KD??	KD6018
D	BHD2000	One year & six months	3.75%	BHD??	BHD2112.500

16Q: Find the Principal of a five-year loan, lent at 10% interest per year. The total repayment amount is BHD2800.

17Q: Marwa paid BHD1,280 interest for a two-year and half at the simple interest rate is 8% paid annually. What was the principal?

18Q: Find the simple interest rate of a BHD3500 loan that is made for three years and requires BHD 420 in interest.

19Q: Salman borrowed BHD4500 for 3.75 years and paid BHD 675 simple interest. What was the annual interest rate?

20Q: Safaa borrowed BHD2000 at 7% annual simple interest. If she paid BHD 980 interest, what the time period of the loan?

21Q: Find the unknown factors the following:

P	T	R	SI	A
KD 900	??? days	6%	KD 25.151	KD??

Time Table

Time table No 1:

Days of month	31	28	31	30	31	30	31	31	30	31	30	31
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	1	32	60	91	121	152	182	213	244	274	305	335
2	2	33	61	92	122	153	183	214	245	275	306	336
3	3	34	62	93	123	154	184	215	246	276	307	337
4	4	35	63	94	124	155	185	216	247	277	308	338
5	5	36	64	95	125	156	186	217	248	278	309	339
6	6	37	65	96	126	157	187	218	249	279	310	340
7	7	38	66	97	127	158	188	219	250	280	311	341
8	8	39	67	98	128	159	189	220	251	281	312	342
9	9	40	68	99	129	160	190	221	252	282	313	343
10	10	41	69	100	130	161	191	222	253	283	314	344
11	11	42	70	101	131	162	192	223	254	284	315	345
12	12	43	71	102	132	163	193	224	255	285	316	346
13	13	44	72	103	133	164	194	225	256	286	317	347
14	14	45	73	104	134	165	195	226	257	287	318	348
15	15	46	74	105	135	166	196	227	258	288	319	349
16	16	47	75	106	136	167	197	228	259	289	320	350
17	17	48	76	107	137	168	198	229	260	290	321	351
18	18	49	77	108	138	169	199	230	261	291	322	352
19	19	50	78	109	139	170	200	231	262	292	323	353
20	20	51	79	110	140	171	201	232	263	293	324	354
21	21	52	80	111	141	172	202	233	264	294	325	355
22	22	53	81	112	142	173	203	234	265	295	326	356
23	23	54	82	113	143	174	204	235	266	296	327	357
24	24	55	83	114	144	175	205	236	267	297	328	358
25	25	56	84	115	145	176	206	237	268	298	329	359
26	26	57	85	116	146	177	207	238	269	299	330	360
27	27	58	86	117	147	178	208	239	270	300	331	361
28	28	59	87	118	148	179	209	240	271	301	332	362
29	29	0	88	119	149	180	210	241	272	302	333	363
30	30	0	89	120	150	181	211	242	273	303	334	364
31	31	0	90	0	151	0	212	243	0	304	0	365

Time table No 2:

Days of month	31	29	31	30	31	30	31	31	30	31	30	31
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	1	32	61	92	122	153	183	214	245	275	306	336
2	2	33	62	93	123	154	184	215	246	276	307	337
3	3	34	63	94	124	155	185	216	247	277	308	338
4	4	35	64	95	125	156	186	217	248	278	309	339
5	5	36	65	96	126	157	187	218	249	279	310	340
6	6	37	66	97	127	158	188	219	250	280	311	341
7	7	38	67	98	128	159	189	220	251	281	312	342
8	8	39	68	99	129	160	190	221	252	282	313	343
9	9	40	69	100	130	161	191	222	253	283	314	344
10	10	41	70	101	131	162	192	223	254	284	315	345
11	11	42	71	102	132	163	193	224	255	285	316	346
12	12	43	72	103	133	164	194	225	256	286	317	347
13	13	44	73	104	134	165	195	226	257	287	318	348
14	14	45	74	105	135	166	196	227	258	288	319	349
15	15	46	75	106	136	167	197	228	259	289	320	350
16	16	47	76	107	137	168	198	229	260	290	321	351
17	17	48	77	108	138	169	199	230	261	291	322	352
18	18	49	78	109	139	170	200	231	262	292	323	353
19	19	50	79	110	140	171	201	232	263	293	324	354
20	20	51	80	111	141	172	202	233	264	294	325	355
21	21	52	81	112	142	173	203	234	265	295	326	356
22	22	53	82	113	143	174	204	235	266	296	327	357
23	23	54	83	114	144	175	205	236	267	297	328	358
24	24	55	84	115	145	176	206	237	268	298	329	359
25	25	56	85	116	146	177	207	238	269	299	330	360
26	26	57	86	117	147	178	208	239	270	300	331	361
27	27	58	87	118	148	179	209	240	271	301	332	362
28	28	59	88	119	149	180	210	241	272	302	333	363
29	29	60	89	120	150	181	211	242	273	303	334	364
30	30	0	90	121	151	182	212	243	274	304	335	365
31	31	0	91	0	152	0	213	244	0	305	0	366