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Solution: Simple Interest = 4,000 × 4.5% × 3 = 540. She earns \$540 at the end of 3 years. Example: Wanda borrowed \$3,000 from a bank at an interest rate of 12% per year for a 2-year period. How much interest does she have to pay the bank at the end of 2 years? Solution: Simple Interest = 3,000 × 12% × 2 = 720

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