Solutions

2.1

$$10 \times 320 = \mathbf{3200} \text{ yuan}$$

2.2

- **Compound interest**

2.3

- Money is spread across different investments.
- One poor result has less effect on the whole amount.

3.1

- Instalments: $12 \times 330 = 3960$ yuan.
- Extra credit cost: $3960 - 3600 = \mathbf{360}$ yuan.

3.2

- A necessary laptop may allow study or work immediately.
- Credit costs more and creates a repayment commitment.
- **Recommendation:** use it only if the planned repayments are affordable and the immediate need outweighs the extra cost. (E1)