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Commonly encountered errors

The screenshot shows the GOAL e-learning portal interface. At the top, there's a navigation bar with 'Home', 'Seminar Administrator', 'Seminar Users', 'Support', and 'Log Off'. Below that, the 'GOAL' logo is on the left, and 'Problem #', 'Goal', and 'Problem 1 of 6' are on the right. The main content area is titled 'Question' and 'Difficulty: Mastery'. The question text reads: 'A loan is being repaid with 2 payments: A first payment of \$1,500 at the end 2 years and a second payment of \$1,600 at the end of 7 years. Determine the loan amount given an annual effective rate of discount of 2%.' There are four multiple choice options: A) 2,834.65, B) 2,829.60, C) 2,829.60, and D) 2,759.65. A tooltip for option B says: 'You used the formula:  $1,500(0.98)^{-2} + 1,600(0.98)^{-7}$  that gives AV's instead of PV's using a 2% discount rate.' Below the options is a 'Help Me Start' section with the instruction: 'Sketch a time diagram showing the two payments.' The 'Solution' section shows a time diagram with a horizontal axis from 0 to 7. There is a payment of 1500 at time 2 and a payment of 1600 at time 7. Below the diagram, the text says: 'The loan is the PV of the two payments using the annual effective discount rate of 2%:' followed by the formula:  $L = 1,500(1 - .02)^2 + 1,600(1 - .02)^7 = 1,500(0.98)^2 + 1,600(0.98)^7 = 2,829.60$ . At the bottom, there's a 'Common Questions & Errors' section with a note: '**Common Error 1:** Finding the amount  $2000v^{15-4+1}$  which is the principal repaid in the 4th payment. Subtract the answer from the annual payment amount to get the interest paid.'

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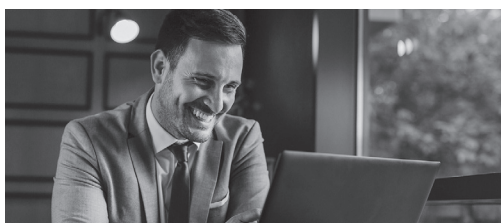
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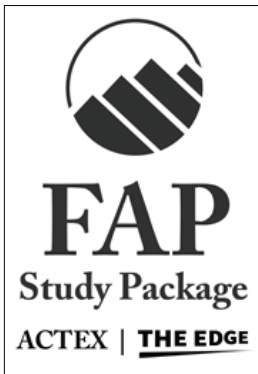
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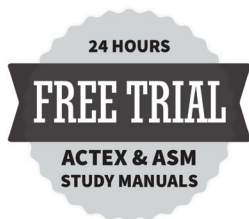
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