1. You are investing $100 today in a savings account at your local bank. Which one of the following terms refers to the value of this investment one year from now?
   A. future value
   B. present value
   C. principal amounts
   D. discounted value
   E. invested principal

2. Tracy invested $1,000 five years ago and earns 4 percent interest on her investment. By leaving her interest earnings in her account, she increases the amount of interest she earns each year. The way she is handling her interest income is referred to as which one of the following?
   A. simplifying
   B. compounding
   C. aggregation
   D. accumulation
   E. discounting

3. Steve invested $100 two years ago at 10 percent interest. The first year, he earned $10 interest on his $100 investment. He reinvested the $10. The second year, he earned $11 interest on his $110 investment. The extra $1 he earned in interest the second year is referred to as:
   A. free interest.
   B. bonus income.
   C. simple interest.
   D. interest on interest.
   E. present value interest.

4. Interest earned on both the initial principal and the interest reinvested from prior periods is called:
   A. free interest.
   B. dual interest.
   C. simple interest.
   D. interest on interest.
   E. compound interest.

5. Sara invested $500 six years ago at 5 percent interest. She spends her earnings as soon as she earns any interest so she only receives interest on her initial $500 investment. Which type of interest is Sara earning?
   A. free interest
   B. complex interest
   C. simple interest

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