

Financial Mathematics: Solutions to Practice Questions**Question One**

A woman invests \$1,000 at 10% p.a compounded annually and plans to hold this investment for five years. How much will she have at the end of her holding period?

The value of the woman's investment at the end of her holding period is calculated as:

$$\begin{aligned}FV &= \$1,000(1.10)^5 \\ &= \$1,610.51\end{aligned}$$

Question Two

If you wish to provide \$20,000 for your newborn's University education, how much should you invest now, given the interest rate that will accrue on the investment is 10% p.a. compounded monthly?

In order to determine how much you should invest now, calculate the present value of \$20,000 received 18 years from now, bearing in mind that interest is compounded monthly.

$$\begin{aligned}PV &= \frac{\$20,000}{\left(1 + \frac{0.10}{12}\right)^{12 \times 18}} \\ &= \$3,330.73\end{aligned}$$

Question Three

A company needs \$10,000 in 5 years to replace a piece of equipment. How much must be invested now at an interest rate of 8% p.a. compounded daily in order to provide for this replacement?

To determine the amount the company must invest now, simply calculate the present value of \$10,000 paid in 5 years, bearing in mind that the interest rate is compounded daily.

$$\begin{aligned}PV &= \frac{\$10,000}{\left(1 + \frac{0.08}{365}\right)^{365 \times 5}} \\ &= \$6,703.50\end{aligned}$$

Finance Practice Problems And Solutions

Paul E. Glick



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Fundamental Problems and Solutions in Finance Zhiqiang Zhang,2023-04-27 This book provides innovative solutions to fundamental problems in finance such as the valuation of bond and equity the pricing of debt equity and total asset the determination of optimal capital structure etc which are unsolved or poor solved so far The solutions in this book all have the following features Based on essential assumptions in line with reality the final solutions are analytical solutions with closed form models the forms and variables of the models are determined by strict and objective logic processes rather than chosen or presumed subjectively such as the new growth model for stock valuation the new CAPM accounting for total risk rather than only systematic risk the real solution to optimal capital structure based on the trade off between tax shield and bankruptcy cost In addition these basic solutions or models are adjusted easily to various application scenarios

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