

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.

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

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J Rink



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Table of Contents Finance Practice Problems And Solutions

1. Understanding the eBook Finance Practice Problems And Solutions
 - The Rise of Digital Reading Finance Practice Problems And Solutions
 - Advantages of eBooks Over Traditional Books
2. Identifying Finance Practice Problems And Solutions
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Finance Practice Problems And Solutions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Finance Practice Problems And Solutions
 - Personalized Recommendations
 - Finance Practice Problems And Solutions User Reviews and Ratings
 - Finance Practice Problems And Solutions and Bestseller Lists
5. Accessing Finance Practice Problems And Solutions Free and Paid eBooks
 - Finance Practice Problems And Solutions Public Domain eBooks
 - Finance Practice Problems And Solutions eBook Subscription Services
 - Finance Practice Problems And Solutions Budget-Friendly Options
6. Navigating Finance Practice Problems And Solutions eBook Formats
 - ePub, PDF, MOBI, and More
 - Finance Practice Problems And Solutions Compatibility with Devices
 - Finance Practice Problems And Solutions Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Finance Practice Problems And Solutions
 - Highlighting and Note-Taking Finance Practice Problems And Solutions
 - Interactive Elements Finance Practice Problems And Solutions
8. Staying Engaged with Finance Practice Problems And Solutions

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Finance Practice Problems And Solutions
- 9. Balancing eBooks and Physical Books Finance Practice Problems And Solutions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Finance Practice Problems And Solutions
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Finance Practice Problems And Solutions
 - Setting Reading Goals Finance Practice Problems And Solutions
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Finance Practice Problems And Solutions
 - Fact-Checking eBook Content of Finance Practice Problems And Solutions
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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