

SAMPLE PROBLEMS ON ANNUITY

1. A man decides to set aside P50 at the end of each month for his child's college education. If the child were to be born today, how much will be available for its college education when he/she turns 19 years old? Assume an interest rate of 5% compounded monthly.

$$F = A \left(\frac{(1+i)^n - 1}{i} \right)$$

$$F = 50 \left(\frac{\left(1 + \frac{0.05}{12}\right)^{228} - 1}{\frac{0.05}{12}} \right) = P17,460.10$$

2. A woman loans P987,499 from a bank with interest at 5% cpd. semi-annually. She agrees to pay her obligations by paying 8 equal annual payments, the first being due at the end of 13 years. Find the annual payments. (Deferred Annuity)

$$P_1 = P(1 + i)^n$$

$$P_1 = 987,499 \left(1 + \frac{0.05}{2}\right)^{2 \times 13}$$

$$P_1 = 1,876,537.142 \dots\dots\dots \text{(please double check this value based on the equation and values provided)}$$

$$P_1 = A \left(\frac{\left(1 + \frac{0.05}{2}\right)^{2 \times 8} - 1}{(0.05/2) \left(1 + \frac{0.05}{2}\right)^{2 \times 8}} \right)$$

$$A = P287,481.69 \dots\dots\dots \text{(please double check this value based on the equation and values provided)}$$

3. At age 20, a man decided you want to invest on Life Insurance. He found an offer that provides 5% cpd. annually. He wants to give P200,000 per year for the next 40 years. At age 60, how much would he have saved up by then?

Annuity Problems With Solution In Engineering Economy

Gerald A. Fleischer



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1978 Frontiers in Education Conference, October 23-25, 1978

Lawrence P. Grayson, Joseph M. Biedenbach, 1978 *Engineering Economy for Engineering Managers* Turan Gönen, 1990-01-16 A concise guide to the principles of the engineering economy of industrial firms Defines the methods in current practice and discusses how to create or revise operations for different situations Based on current theory and practice and short enough for rapid self study Contains computer methods used in industry today Engineering Economy Edmund Dale Ayres, 1947 Transactions of the American Institute of Electrical Engineers American Institute of Electrical Engineers, 1959 *Engineering Economy* American Telephone and Telegraph Company. Construction Plans Department, 1977 *The Journal of Engineering Education*, 1959 **Bulletin of the Society for the Promotion of Engineering Education**, 1960 **Plant Design and Economics for Chemical Engineers** Max S. Peters, 1958

Industrial Engineering and Operations Research David Michael Miller, Joseph William Schmidt, 1984 Designed for a junior level introductory course in industrial engineering this book provides a quantitative examination focusing on analytical

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Engineering Economy G. J. Thuesen, Wolter J. Fabrycky, 1989 The Engineering Economist, 1993 Public Utilities Fortnightly, 1969 Introduction to Engineering Economy Gerald A. Fleischer, 1994

Cost Analysis and Estimating for Engineering and Management Phillip F. Ostwald, Timothy S. McLaren, 2004 The authors present the latest principles and techniques for the evaluation of engineering design The text is suitable for undergraduate or graduate courses in cost estimating in engineering management and technology settings

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