

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

Emilie Sanchez



Finance Practice Problems And Solutions:

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In a global defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their capability to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "**Finance Practice Problems And Solutions**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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