

Q1) Find the Future value and compound interest on an investment of 700 \$ compounded quarterly at 10 % for 3 years.

Solution:

$$FV=S=P(1+r)^N$$

Since $P=700$ \$, $N=n*T=3*4=12$, $r=R/n=0.1/4=0.025$
 $FV=S=P(1+r)^N=700(1+0.025)^{12}=700*1.34489=941.42$ \$

compound interest= $I=FV-P=941.42-700=241.42$ \$.

Q2) Mr X deposited 4000 \$ in a saving account paying 2 % interest compounded daily. Find Future value of the money and compound interest he earned at the end of 5 years.

Solution:

$$FV=S=P(1+r)^N$$

Since $P=4000$ \$, $N=n*T=5*365=1825$,
 $r=R/n=0.02/365=0.025=5.48*10^{-5}$
 $FV=S=P(1+r)^N=4000(1+5.48*10^{-5})^{1825}=4000*1.10517=4420.67$ \$
 compound interest= $I=FV-P=4420.67-4000=420.67$ \$.

What principle will amount to \$3000 if invested at 6.5% compounded weekly for 4 years?

$A = 3000, r = 0.065, n = 52, t = 4$ Identify each variable

$$3000 = P \left(1 + \frac{0.065}{52} \right)^{52 \cdot 4}$$
 Evaluate parentheses

$$3000 = P(1.00125)^{208}$$
 Multiply exponent

$$3000 = P(1.00125)^{208}$$
 Evaluate exponent

$$3000 = P(1.296719528...)$$
 Divide each side by 1.296719528...

$$\frac{3000}{1.296719528...} = \frac{P}{1.296719528...}$$

$$2313.53 = P$$
 Solution for P

$$\text{\$}2313.53$$
 Our Solution

Q3

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Lingjun Ying



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Table of Contents Financial Mathematics Questions And Answers

1. Understanding the eBook Financial Mathematics Questions And Answers
 - The Rise of Digital Reading Financial Mathematics Questions And Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Financial Mathematics Questions And Answers
 - 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 Financial Mathematics Questions And Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Mathematics Questions And Answers
 - Personalized Recommendations
 - Financial Mathematics Questions And Answers User Reviews and Ratings
 - Financial Mathematics Questions And Answers and Bestseller Lists
5. Accessing Financial Mathematics Questions And Answers Free and Paid eBooks
 - Financial Mathematics Questions And Answers Public Domain eBooks
 - Financial Mathematics Questions And Answers eBook Subscription Services
 - Financial Mathematics Questions And Answers Budget-Friendly Options
6. Navigating Financial Mathematics Questions And Answers eBook Formats

- ePub, PDF, MOBI, and More
- Financial Mathematics Questions And Answers Compatibility with Devices
- Financial Mathematics Questions And Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Financial Mathematics Questions And Answers
 - Highlighting and Note-Taking Financial Mathematics Questions And Answers
 - Interactive Elements Financial Mathematics Questions And Answers
- 8. Staying Engaged with Financial Mathematics Questions And Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Financial Mathematics Questions And Answers
- 9. Balancing eBooks and Physical Books Financial Mathematics Questions And Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Financial Mathematics Questions And Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Financial Mathematics Questions And Answers
 - Setting Reading Goals Financial Mathematics Questions And Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Financial Mathematics Questions And Answers
 - Fact-Checking eBook Content of Financial Mathematics Questions And Answers
 - 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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