

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)

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

$$P_1 = 987,499 \left(1 + \frac{0.05}{2} \right)^{2 \times 12.5}$$

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

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

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

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

Tushar K. Ghosh, Mark A. Prelas



Annuity Problems With Solution In Engineering Economy :

Engineering Economics J. K. Yates, 2016-11-25 This book provides a straightforward approach to explaining engineering economics that is appropriate for members of all of the major engineering disciplines It includes real world engineering economic analysis examples and provides the basic knowledge required for engineers to be able to perform engineering economic analyses for different potential alternative equipment products services and projects in both the public and private sectors It focuses on mastering the basic engineering economics formulas and their use on different types of engineering and construction projects and includes numerous example problems and real world case studies Fuzzy Engineering

Economics with Applications Cengiz Kahraman, 2008-08-25 Fuzzy set approaches are suitable to use when the modeling of human knowledge is necessary and when human evaluations are needed Fuzzy set theory is recognized as an important problem modeling and solution technique It has been studied extensively over the past 40 years Most of the early interest in fuzzy set theory pertained to representing uncertainty in human cognitive processes Fuzzy set theory is now applied to problems in engineering business medical and related health sciences and the natural sciences This book handles the fuzzy cases of classical engineering economics topics It contains 15 original research and application chapters including different topics of fuzzy engineering economics When no probabilities are available for states of nature decisions are given under uncertainty Fuzzy sets are a good tool for the operation research analyst facing uncertainty and subjectivity The main purpose of the first chapter is to present the role and importance of fuzzy sets in the economic decision making problem with the literature review of the most recent advances **Engineering Economics and Economic Design for Process Engineers**

Thane Brown, 2016-04-19 Engineers often find themselves tasked with the difficult challenge of developing a design that is both technically and economically feasible A sharply focused how to book *Engineering Economics and Economic Design for Process Engineers* provides the tools and methods to resolve design and economic issues It helps you integrate technical a

Electrical Engineering Problems and Solutions Lincoln D. Jones, 2003-09 This companion volume to *Electrical Engineering License Review* presents the main book's end of chapter problems with detailed step by step solutions A sample exam also with step by step solutions is included 100% problems and solutions Civil Engineering Problems and Solutions Donald G. Newnan, 2003-09-18 Written by 6 professors each with a Ph D in Civil Engineering A detailed description of the examination and suggestions on how to prepare for it 195 exam essay and multiple choice problems with a total of 510 individual questions A complete 24 problem sample exam A detailed step by step solution for every problem in the book This book may be used as a separate stand alone volume or in conjunction with *Civil Engineering License Review* 14th Edition 0 79318 546 7 Its chapter topics match those of the License Review book All of the problems have been reproduced for each chapter followed by detailed step by step solutions Similarly the 24 problem sample exam 12 essay and 12 multiple choice problems is given followed by step by step solutions to the exam Engineers looking for a CE PE review with problems and

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power and how that power is actually generated this book provides a clear and simple way to understand the energy usage in various processes as well as methods for optimizing these processes using practical hands on simulations and a unique approach that details solved problems utilizing actual plant data Invaluable information offers a complete energy saving approach essential for both the chemical and mechanical engineering curricula as well as for practicing engineers

Systems Life Cycle Costing John V. Farr, 2011-06-20 Although technology and productivity has changed much of engineering many topics are still taught in very similarly to how they were taught in the 70s Using a new approach to engineering economics Systems Life Cycle Costing Economic Analysis Estimation and Management presents the material that a modern engineer must understand to work as a practicing engineer conducting economic analysis Organized around a product development process that provides a framework for the material the book presents techniques such as engineering economics and simulation based costing SBC with a focus on total life cycle understanding and perspective and introduces techniques for detailed analysis of modern complex systems The author includes rules of thumb for estimation grouped with the methods processes and tools MPTs for conducting a detailed engineering buildup for costing He presents the estimating costing of complex systems and software and then explores concepts such as design to cost DTC cost as an independent variable CAIV the role of commercial off the shelf technology cost of quality and the role of project management in LCC management No product or services are immune from cost performance schedule quality risks and tradeoffs Yet engineers spend most of their formal education focused on performance and most of their professional careers worrying about resources and schedule Too often the design stage becomes about the technical performance without considering the downstream costs that contribute to the total life cycle costs LCC of a system This text presents the methods processes and tools needed for the economic analysis estimation and management that bring these costs in line with the goals of pleasing the customer and staying within budget

Engineering Economics for Aviation and Aerospace Bijan Vasigh, Javad Gorjidoz, 2025-06-02 It is essential for all engineers and practitioners to have a fundamental understanding of cost structure estimating cash flows and evaluating alternative projects and designs on an economic basis Engineering Economics for Aviation and Aerospace provides the tools and techniques necessary for engineers to economically evaluate their projects and choices Offering a comprehensive understanding of the theory and practical applications of engineering economics this book explains and demonstrates the principles and techniques of engineering economics and financial analysis as applied to the aviation and aerospace industries The authors use time value of money interest and Microsoft Excel functions to evaluate the cash flows associated with a single project or multiple projects They use different engineering economics tools to evaluate individual projects or select the best of multiple alternatives Fully updated to reflect the latest information on and practical insights into the field of engineering economics this second edition of Engineering Economics for Aviation and Aerospace continues to provide students of aviation and industrial economics as well as practitioners with the necessary mathematical

knowledge to evaluate alternatives on an economic basis Engineering Economics of Life Cycle Cost Analysis John Vail Farr, Isaac J. Faber, 2023-06-30 The rise of the information age and the digital economy has dramatically changed engineering and other technology driven fields With tremendous advances in computing and communication systems major organizational upheavals all fueled by complexity globalization short cycle times and lean supply chains the functions of engineers have significantly changed Engineers and similar professionals must be technically savvy and have product management and costing skills all while working in a distributed and often unstable environment This new edition textbook is updated to cover the integration of cost risk value scheduling and information technologies going beyond basic engineering economics Engineering Economics of Life Cycle Cost Analysis Second Edition offers a systems and life cycle or total ownership cost perspective It presents advanced costing techniques such as simulation based costing decision and risk analysis complex systems costing software big data and cloud computing estimation Examples and problems demonstrating these techniques with real world applications are also included All engineers and similar professionals will find this book useful but it is mainly written for systems engineers engineering managers program product managers and industrial engineers The text can serve as a professional reference or for use with graduate courses on advanced engineering economic analysis and cost management and financial analysis for engineers **A Concise Introduction to Engineering Economics** P. Cassimatis, 2013-01-11 This comprehensive yet accessible text emphasizes problem solving evaluation of projects capital budgeting and resource allocation under risk and uncertainty Current theory of economics and finance is also discussed and the text is complemented by a full set of problems exercises and case studies **Petroleum Economics and Engineering, Second Edition** M.A. Al-Sahlawi, 1992-01-22 Revised and updated to reflect major changes in the field this second edition presents an integrated and balanced view of current attitudes and practices used in sound economic decision making for engineering problems encountered in the oil industry The volume contains many problem solving examples demonstrating how economic analyses are applied to different facets of the oil industry Discussion progresses from an introduction to the industry through principles and techniques of engineering economics to the application of economic methods to the oil industry It provides information on the types of crude oils their finished products and resources of natural gas and also summarizes worldwide oil production and consumption data *Energy Resources and Systems* Tushar K. Ghosh, Mark A. Prelas, 2009-06-04 In the lifetimes of the authors the world and especially the United States have received three significant wake up calls on energy production and consumption The first of these occurred on October 15 1973 when the Yom Kippur War began with an attack by Syria and Egypt on Israel The United States and many western countries supported Israel Because of the western support of Israel several Arab oil exporting nations imposed an oil embargo on the west These nations withheld five million barrels of oil per day Other countries made up about one million barrels of oil per day but the net loss of four million barrels of oil production per day extended through March of 1974 This represented 7% of

the free world since excluding the USSR oil production In 1972 the price of crude oil was about 3 00 per barrel and by the end of 1974 the price of oil had risen by a factor of 4 to over 12 00 This resulted in one of the worst recessions in the post World War II era As a result there was a movement in the United States to become energy independent At that time the United States imported about one third of its oil about five million barrels per day After the embargo was lifted the world chose to ignore the wake up call and went on with business as usual

Energy Resources and Systems Tushar Ghosh, Mark Prelas, 2009-06-17 In the lifetimes of the authors the world and especially the United States have received three significant wake up calls on energy production and consumption The first of these occurred on October 15 1973 when the Yom Kippur War began with an attack by Syria and Egypt on Israel The United States and many western countries supported Israel Because of the western support of Israel several Arab oil exporting nations imposed an oil embargo on the west These nations withheld five million barrels of oil per day Other countries made up about one million barrels of oil per day but the net loss of four million barrels of oil production per day extended through March of 1974 This represented 7% of the free world since excluding the USSR oil production In 1972 the price of crude oil was about 3 00 per barrel and by the end of 1974 the price of oil had risen by a factor of 4 to over 12 00 This resulted in one of the worst recessions in the post World War II era As a result there was a movement in the United States to become energy independent At that time the United States imported about one third of its oil about five million barrels per day After the embargo was lifted the world chose to ignore the wake up call and went on with business as usual

Engineering Economics John Charles Lounsbury Fish, 1915

Engineering Economics and Finance for Transportation Infrastructure Elena S. Prassas, Roger P.

Roess, 2013-06-13 This textbook provides a fundamental overview of the application of engineering economic principles to transportation infrastructure investments Basic theory is presented and illustrated with examples specific to the transportation field It also reviews the history of transportation finance as well as current methods for funding transportation investments in the U S Future problems and potential solutions are also discussed and illustrated

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