

**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

**Michael Hoelscher**



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