

FINANCE

Equations & Answers

Compound Interest & Present Value

Example 1: Find the future value of \$1000 invested at 5% compounded annually for 10 years.

Solution: Use the compound interest formula: $A = P(1 + r/n)^{nt}$

Given: $P = 1000$, $r = 0.05$, $n = 1$, $t = 10$

$A = 1000(1 + 0.05/1)^{1 \cdot 10} = 1000(1.05)^{10} \approx 1628.89$

Example 2: Find the present value of \$1000 due in 10 years at 5% compounded annually.

Solution: Use the present value formula: $P = A/(1 + r/n)^{nt}$

Given: $A = 1000$, $r = 0.05$, $n = 1$, $t = 10$

$P = 1000/(1 + 0.05/1)^{1 \cdot 10} = 1000/(1.05)^{10} \approx 613.91$

Continuous Compounding

Example 3: Find the future value of \$1000 invested at 5% compounded continuously for 10 years.

Solution: Use the continuous compounding formula: $A = Pe^{rt}$

Given: $P = 1000$, $r = 0.05$, $t = 10$

$A = 1000e^{0.05 \cdot 10} = 1000e^{0.5} \approx 1648.72$

Example 4: Find the present value of \$1000 due in 10 years at 5% compounded continuously.

Solution: Use the continuous compounding formula: $P = Ae^{-rt}$

Given: $A = 1000$, $r = 0.05$, $t = 10$

$P = 1000e^{-0.05 \cdot 10} = 1000e^{-0.5} \approx 606.53$

Simple Interest

Example 5: Find the future value of \$1000 invested at 5% simple interest for 10 years.

Solution: Use the simple interest formula: $A = P(1 + rt)$

Given: $P = 1000$, $r = 0.05$, $t = 10$

$A = 1000(1 + 0.05 \cdot 10) = 1000(1.5) = 1500$

Example 6: Find the present value of \$1000 due in 10 years at 5% simple interest.

Solution: Use the simple interest formula: $P = A/(1 + rt)$

Given: $A = 1000$, $r = 0.05$, $t = 10$

$P = 1000/(1 + 0.05 \cdot 10) = 1000/1.5 \approx 666.67$

Effective Annual Rate (EAR)

Example 7: Find the EAR for a nominal rate of 5% compounded annually.

Solution: Use the formula: $EAR = (1 + r/n)^n - 1$

Given: $r = 0.05$, $n = 1$

$EAR = (1 + 0.05/1)^1 - 1 = 0.05 = 5\%$

Example 8: Find the EAR for a nominal rate of 5% compounded semi-annually.

Solution: Use the formula: $EAR = (1 + r/n)^n - 1$

Given: $r = 0.05$, $n = 2$

$EAR = (1 + 0.05/2)^2 - 1 = 1.050625 - 1 = 0.050625 = 5.0625\%$

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