

**APPLICATIONS AND INTERPRETATION**  
**Financial Mathematics – Test 1**

NAME: \_\_\_\_\_

Total marks: 40

TIME: 45 minutes

1. [Maximum marks: 6]

Lucas invests \$9800 into a savings account that pays an annual interest rate of 4.3% compounded semi-annually.

- a. Write down a formula which calculates the total values of the investment after  $n$  years.
- b. Calculate the amount of money in the savings account after:
  - i. 1 year
  - ii. 5.5 years
- c. Lucas plans to put down a \$15000 deposit on an apartment. Determine if he will be able to make the deposit within 6 years using the money he invested.

2. [Maximum marks: 6]

Benjamin deposits \$16000 into a bank account. The bank pays a nominal annual interest rate of 3.7% compounded every 4 months.

- a. Find the amount of interest that Benjamin will earn over the next 3 years.

Benny deposits his money into another bank account. His bank pays a nominal annual interest rate of 4.1% compounded every 6 months. 3 years later, the total amount in his account will be twice the value of Benjamin's initial amount.

- b. Find the amount that Benny deposits in the bank account.

3. [Maximum marks: 6]

Tammy purchased a car for \$23000. The value of the car depreciates by 9.6% annually.

- a. Find the value of the car at the end of the first year.
- b. Find the value of the car after 4 years.
- c. Calculate the number of years it will take for the car to be worth exactly a third of its original value.

# Financial Math Cumulative Exam

**Peterson's**



## **Financial Math Cumulative Exam:**

*Peterson's Grad Programs in Physical Sciences, Math, Ag Sciences, Envir & Natural Res 20154 (Grad 4)*  
Peterson's,2014-10-21 Graduate Programs in the Physical Sciences Mathematics Agricultural Sciences the Environment Natural Resources 2015 contains more than 3 000 graduate programs in the relevant disciplines including agriculture and food sciences astronomy and astrophysics chemistry physics mathematics environmental sciences and management natural resources marine sciences and more Informative data profiles for more than 3 000 graduate programs at nearly 600 institutions are included complete with facts and figures on accreditation degree requirements application deadlines and contact information financial support faculty and student body profiles Two page in depth descriptions written by featured institutions offer complete details on specific graduate programs schools or departments as well as information on faculty research Comprehensive directories list programs in this volume as well as others in the graduate series *Peterson's Guide to Graduate Programs in the Physical Sciences and Mathematics* ,1991 *New Directions in Two-Year College Mathematics* Donald J. Albers,Stephen B. Rodi,Ann E. Watkins,2012-12-06 by Donald J Albers ix INTRODUCTION In July of 1984 the first national conference on mathematics education in two year colleges was held at Menlo College The conference was funded by the Alfred P Sloan Foundation Two year colleges account for more than one third of all undergraduate enrollments in mathematics and more than one half of all college freshmen are enrolled in two year colleges These two facts alone suggest the importance of mathematics education in two year colleges particularly to secondary schools four year colleges and universities For a variety of reasons four year colleges and universities are relatively unaware of two year colleges Arthur Cohen who was a participant at the New Directions conference warns Four year colleges and universities ignore two year colleges at their own peril Ross Taylor another conference participant encouraged two year college faculty to be ever mindful of their main source of students secondary schools and to work hard to strengthen their ties with them There are many other reasons why it was important to examine two year college mathematics from a national perspective 1 Over the last quarter century no other sector of higher education has grown so rapidly as have two year colleges Their enrollments tripled in the 60 s doubled in the 70 s and continue to increase rapidly in the 80 s x 2 Twenty five years ago two year colleges accounted for only one seventh of all undergraduate mathematics enrollments today the fraction is more than one third [Linked Courses for General Education and Integrative Learning](#) Margot Soven,Dolores Lehr,Siskanna Naynaha,Wendy Olson,2023-07-03 Research indicates that of the pedagogies recognized as high impact learning communities one approach to which the linked course is the subject of this book lead to an increased level of student engagement in the freshman year that persists through the senior year and improve retention This book focuses on the learning community model that is the most flexible to implement in terms of scheduling teacher collaboration and design the linked course The faculty may teach independently or together coordinating syllabi and assignments so that the classes

complement each other and often these courses are linked around a particular interdisciplinary theme Creating a cohort that works together for two paired courses motivates students while the course structure promotes integrative learning as students make connections between disciplines This volume covers both linked courses in which faculty may work to coordinate syllabi and assignments but teach most of their courses separately as well as well as paired courses in which two or more courses are team taught in an integrated program in which faculty participate as learners as well as teachers Part One Linked Course Pedagogies includes several case studies of specific linked courses including a study skills course paired with a worldview course a community college course that challenges students compartmentalized thinking and a paired course whose outcomes can be directly compared to parallel stand alone courses Part Two Linked Course Programs includes a description of several institutional programs representing a variety of linked course program models Each chapter includes information about program implementation staffing logistics and concerns curriculum development pedagogical strategies and faculty development Part Three Assessing Linked Courses highlights the role of assessment in supporting maintaining and improving linked course programs by sharing assessment models and describing how faculty and administrators have used particular assessment practices in order to improve their linked course programs

**Applications of Artificial Neural Networks for Nonlinear Data** Patel, Hiral Ashil, Kumar, A.V. Senthil, 2020-09-25 Processing information and analyzing data efficiently and effectively is crucial for any company that wishes to stay competitive in its respective market Nonlinear data presents new challenges to organizations however due to its complexity and unpredictability The only technology that can properly handle this form of data is artificial neural networks These modeling systems present a high level of benefits in analyzing complex data in a proficient manner yet considerable research on the specific applications of these intelligent components is significantly deficient Applications of Artificial Neural Networks for Nonlinear Data is a collection of innovative research on the contemporary nature of artificial neural networks and their specific implementations within data analysis While highlighting topics including propagation functions optimization techniques and learning methodologies this book is ideally designed for researchers statisticians academicians developers scientists practitioners students and educators seeking current research on the use of artificial neural networks in diagnosing and solving nonparametric problems

**Graduate Programs in the Physical Sciences, Mathematics, Agricultural Sciences, the Environment, and Natural Resources 2009** Peterson's, 2007-11 The six volumes of Peterson's Annual Guides to Graduate Study the only annually updated reference work of its kind provide wide ranging information on the graduate and professional programs offered by accredited colleges and universities in the United States and U S territories and those in Canada Mexico Europe and Africa that are accredited by U S accrediting bodies Books 2 through 6 are divided into sections that contain one or more directories devoted to individual programs in a particular field Book 4 contains more than 3 800 programs of study in 56 disciplines of the physical sciences mathematics agricultural sciences the environment and natural

resources     Hispanic Serving Institutions (HSIs) in Practice Gina Ann Garcia, 2020-03-01 As the general population of Latinxs in the United States burgeons so does the population of college going Latinx students With more Latinxs entering college the number of Hispanic Serving Institutions HSIs which are not for profit degree granting postsecondary institutions that enroll at least 25% Latinxs also grows with 523 institutions now meeting the enrollment threshold to become HSIs But as they increase in number the question remains What does it mean to serve Latinx students This edited book *Hispanic Serving Institutions HSIs in Practice Defining Servingness at HSIs* fills an important gap in the literature It features the stories of faculty staff and administrators who are defining servingness in practice at HSIs Servingness is conceptualized as the ability of HSIs to enroll and educate Latinx students through a culturally enhancing approach that centers Latinx ways of knowing and being with the goal of providing transformative experiences that lead to both academic and non academic outcomes In this book practitioners tell their stories of success in defining servingness at HSIs Specifically they provide empirical and practical evidence of the results and outcomes of federally funded HSI grants including those funded by Department of Education Title III and V grants This edited book is ideal for higher education practitioners and scholars searching for best practices for HSIs in the United States Administrators at HSIs including presidents provosts deans and boards of trustees will find the book useful as they seek out ways to effectively serve Latinx and other minoritized students Faculty who teach in higher education graduate programs can use the book to highlight practitioner engaged scholarship Legislators and policy advocates who fight for funding and support for HSIs at the federal level can use the book to inform and shape a research based Latinx educational policy agenda The book is essential as it provides a framework that simplifies the complex phenomenon known as servingness As HSIs become more significant in the U S higher education landscape books that provide empirically based practical examples of servingness are necessary     *Graduate Programs in the Biological/Biomedical Sciences & Health-Related Medical Professions 2014 (Grad 3)* Peterson's, 2013-12-20 Peterson's *Graduate Programs in the Biological Biomedical Sciences Health Related Medical Professions 2014* contains comprehensive profiles of nearly 6 800 graduate programs in disciplines such as allied health biological biomedical sciences biophysics cell molecular structural biology microbiological sciences neuroscience neurobiology nursing pharmacy pharmaceutical sciences physiology public health and more Up to date data collected through Peterson's Annual Survey of Graduate and Professional Institutions provides valuable information on degree offerings professional accreditation jointly offered degrees part time and evening weekend programs postbaccalaureate distance degrees faculty students requirements expenses financial support faculty research and unit head and application contact information There are helpful links to in depth descriptions about a specific graduate program or department faculty members and their research and more There are also valuable articles on financial assistance the graduate admissions process advice for international and minority students and facts about accreditation with a current list of accrediting agencies     *Graduate Programs in Business, Education, Information Studies,*

*Law & Social Work 2014 (Grad 6)* Peterson's, 2013-12-20 Peterson's Graduate Programs in Business Education Information Studies Law Social Work 2014 contains comprehensive profiles of more than 11 000 graduate programs in disciplines such as accounting finance business administration management education human resources international business law library information studies marketing social work transportation management and more Up to date info collected through Peterson's Annual Survey of Graduate and Professional Institutions provides valuable data on degree offerings professional accreditation jointly offered degrees part time evening weekend programs postbaccalaureate distance degrees faculty students requirements expenses financial support faculty research and unit head and application contact information There are helpful links to in depth descriptions about a specific graduate program or department faculty members and their research and more Also find valuable articles on financial assistance the graduate admissions process advice for international and minority students and facts about accreditation with a current list of accrediting agencies

**The Best 382 Colleges, 2018 Edition** Princeton Review, Robert Franek, 2017-09-26 As seen on the TODAY SHOW NO ONE KNOWS COLLEGES LIKE THE PRINCETON REVIEW The Princeton Review's college rankings started in 1992 with surveys from 30 000 students Over 25 years and more than a million student surveys later we stand by our claim that there is no single best college only the best college for you and that this is the book that will help you find it What Makes THE BEST 382 COLLEGES the Most Popular College Guide STRAIGHT FROM STUDENTS TO YOU 382 in depth school profiles based on candid feedback from 137 000 students covering academics administration campus life and financial aid Insights on unique college character social scene and more RANKING LISTS RATINGS SCORES Lists of the top 20 colleges in 62 categories based on students opinions of academics campus life facilities and much more Ratings for every school on Financial Aid Selectivity and Quality of Life Bonus list of the 200 best value schools featured in Colleges That Pay You Back DETAILED ADMISSIONS INFORMATION The Inside Word on competitive applications test scores tuition and average indebtedness Comprehensive information on selectivity freshman profiles and application deadlines at each school What the media is saying about The Princeton Review's Best Colleges guide The most efficient of the college guidebooks Has entertaining profiles larded with quotes from students Rolling Stone The offbeat indexes along with the chattily written descriptions of each school provide a colorful picture of each campus The New York Times A great book It's a bargain CNN Our favorite college guidebook Seventeen Provides the kind of feedback students would get from other students in a campus visit USA Today

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Princeton Review,2015-09-15 What Makes THE BEST 380 COLLEGES the Most Popular College Guide Written for any student or parent mystified by the confusing college admissions process The Best 380 Colleges provides the facts and information needed to make a smart decision about which of the country s best schools to consider It contains everything you need to make the right college choice and features DIRECT QUOTES FROM STUDENTS In depth school profiles covering academics administration campus life and financial aid Insights on unique college character social scene and more Candid feedback from 136 000 students RANKING LISTS RATINGS SCORES Lists of the top 20 colleges in 62 categories based on students opinions of academics campus life facilities and much more Ratings for every school on Financial Aid Selectivity and Quality of Life Bonus list of the 200 schools featured in Colleges That Pay You Back DETAILED ADMISSIONS INFORMATION The Inside Word on competitive applications Tuition graduation rates and average indebtedness What the media is saying about The Best 380 Colleges from The Princeton Review The offbeat indexes along with the chattily written descriptions of each school provide a colorful picture of each campus The New York Times The most efficient of the college guidebooks Has entertaining profiles larded with quotes from students Rolling Stone A great book It s a bargain CNN Our favorite college guidebook Seventeen Provides the kind of feedback students would get from other students in a campus visit USA Today

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**Peterson's Graduate Programs in Business, Education, Health, Information Studies, Law & Social Work 2012** Peterson's, 2012-05-15 Peterson s Graduate Programs in Business Education Health Information Studies Law Social Work 2012 contains a wealth of info on accredited institutions offering graduate degrees in these fields Up to date info collected through Peterson s Annual Survey of Graduate and Professional Institutions provides valuable data on degree offerings professional accreditation jointly offered degrees part time evening weekend programs postbaccalaureate distance degrees faculty students requirements expenses financial support faculty research and unit head and application contact information There are helpful links to in depth descriptions about a specific graduate program or department faculty members and their research and more Also find valuable articles on financial assistance the graduate admissions process advice for international and minority students and facts about accreditation with a current list of accrediting agencies

**The Best 371 Colleges** Princeton Review (Firm), 2009-07-28 Selects 371 of the best schools based on student feedback and provides information on tuition financial aid housing



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