

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 E202semester Exam

JG Myers



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Indiana University Bulletin ,1993 **Calendar** Indiana University. School of Business,1964 **Senior Design Projects in Mechanical Engineering** Yongsheng Ma,Yiming Rong,2021-11-10 This book offers invaluable insights about the full spectrum of core design course contents systematically and in detail This book is for instructors and students who are involved in teaching and learning of capstone senior design projects in mechanical engineering It consists of 17 chapters over 300 illustrations with many real world student project examples The main project processes are grouped into three phases i e project scoping and specification conceptual design and detail design and each has dedicated two chapters of process description and report content prescription respectively The basic principles and engineering process flow are well applicable for professional development of mechanical design engineers CAD CAM CAE technologies are commonly used within many project examples Thematic chapters also cover student teamwork organization and evaluation project management design standards and regulations and rubrics of course activity grading Key criteria of successful course accreditation and graduation attributes are discussed in details In summary it is a handy textbook for the capstone design project course in mechanical engineering and an insightful teaching guidebook for engineering design instructors

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