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Chapter 3 Understanding Money Management

3.1) (a)
$$r = 1.25\% \times 12 = 15\%$$

(b)
$$i_{-} = (1 + 0.0125)^{12} - 1 = 16.08\%$$

Nominal interest rate:

$$r = 1.65\% \times 12 = 19.8\%$$

Effective annual interest rate:

$$i_a = (1 + 0.0165)^{12} - 1 = 21.7\%$$

3.3)
$$r = \frac{10,000 - 8,800}{8,800} = 13.64\%$$

With a continuous compounding:

$$r = 7.55\%$$

 $i_a = 7.842\%$
 $i_a = e^x - 1 = e^{0.0755} - 1 \approx 0.07842$

3.5) Given: P = \$500, A = \$38, N = 16 weeks,

$$$500 = $38(P/A.1.16)$$

Solve by Excel Goal Seek for t = 2.3993% per week

(a) Nominal interest rate:

$$r = 2.3993\% \times 52 = 124.76\%$$

(b) Effective annual interest rate:

$$i_{\mu} = (1 + 0.023993)^{52} - 1 = 243.12\%$$

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