

**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 Mathematics Exam Study Guide

**Kevin Smith**



## **Financial Mathematics Exam Study Guide:**

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Cherry, 2017 **Financial Mathematics** Olivier Le Courtois, 2019-08-11 This book presents in a very compact way the fundamental aspects of financial mathematics. It provides the key concepts and tools a student needs to master the Exam FM of the Society of Actuaries (SOA) and the Exam 2 of the Casualty Actuarial Society (CAS). This text benefits from the vision and experience of the author, who is a professor who has taught finance, insurance, and risk management for many years. The author is also a Fellow of the Society of Actuaries. Students interested in econometrics, finance, statistics, mathematics, or other fields will also find this book a useful tool to help them further their studies. This book can also be warmly recommended as a prerequisite reading to the students who consider taking or are in the process of taking the Chartered Financial Analyst (CFA) exams. Indeed, the fixed income and company valuation material studied in the CFA syllabus is fundamentally based on the financial mathematics results shown in this book. This text does not just present the material; it furthers an understanding of the foundations of financial mathematics. This book does not include exercises because it is designed to be used with the long series of exercises made freely available by the Society of Actuaries. The tables in the appendix link the exercises of the Society of Actuaries with the equations in the book. These tables can be a very convenient tool for providing hints for the exercises that the student cannot solve instead of going directly to the solutions. The order in which the contents of this book are presented mostly respects the order of the Society of Actuaries and Casualty Actuarial Society syllabi. Very few adjustments were made to this order, and they were done for pedagogical improvement reasons only. This text is the second one in a series dedicated to actuarial associateship exams. In each of these books, conceptual links between the contents of the various exams are provided. This book was also written in such a way that you can use it throughout your career. This

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## **Table of Contents Financial Mathematics Exam Study Guide**

1. Understanding the eBook Financial Mathematics Exam Study Guide
  - The Rise of Digital Reading Financial Mathematics Exam Study Guide
  - Advantages of eBooks Over Traditional Books
2. Identifying Financial Mathematics Exam Study Guide
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Financial Mathematics Exam Study Guide
  - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Mathematics Exam Study Guide
  - Personalized Recommendations
  - Financial Mathematics Exam Study Guide User Reviews and Ratings
  - Financial Mathematics Exam Study Guide and Bestseller Lists
5. Accessing Financial Mathematics Exam Study Guide Free and Paid eBooks
  - Financial Mathematics Exam Study Guide Public Domain eBooks
  - Financial Mathematics Exam Study Guide eBook Subscription Services
  - Financial Mathematics Exam Study Guide Budget-Friendly Options

6. Navigating Financial Mathematics Exam Study Guide eBook Formats
  - ePub, PDF, MOBI, and More
  - Financial Mathematics Exam Study Guide Compatibility with Devices
  - Financial Mathematics Exam Study Guide Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Financial Mathematics Exam Study Guide
  - Highlighting and Note-Taking Financial Mathematics Exam Study Guide
  - Interactive Elements Financial Mathematics Exam Study Guide
8. Staying Engaged with Financial Mathematics Exam Study Guide
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Financial Mathematics Exam Study Guide
9. Balancing eBooks and Physical Books Financial Mathematics Exam Study Guide
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Financial Mathematics Exam Study Guide
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Financial Mathematics Exam Study Guide
  - Setting Reading Goals Financial Mathematics Exam Study Guide
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Financial Mathematics Exam Study Guide
  - Fact-Checking eBook Content of Financial Mathematics Exam Study Guide
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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