

Financial Mathematics

IB Math Studies – Topic 8



IB Course Guide Description

	Content	Amplifications/exclusions
8.1	Currency conversions.	Included: currency transactions involving commission.
8.2	Simple interest: use of the formula $I = \frac{Crn}{100}$ where C = capital, r = % rate, n = number of time periods, I = interest.	In examinations: questions that ask students to derive the formula will not be set.
8.3	Compound interest: use of the formula $I = C \times \left(1 + \frac{r}{100}\right)^n - C.$ Depreciation. The value of r can be positive or negative.	In examinations: questions that ask students to derive the formula will not be set. Included: the use of iterative methods, successive approximation methods or a GDC to find n (the number of time periods). Not required: use of logarithms. Compound interest can be calculated yearly,

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