

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

JG Myers



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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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