

Chapter 3 Understanding Money Management

3.1) (a)

$$r = 1.25\% \times 12 = 15\%$$

(b)

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

3.2)

- Nominal interest rate:

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

- Effective annual interest rate:

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

3.3)

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

3.4)

With a continuous compounding:

$$r = 7.55\%$$

$$i_e = 7.842\%$$

$$i_e = e^r - 1 = e^{0.0755} - 1 \approx 0.07842$$

3.5)

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

$$\$500 = \$38(P / A, i, 16)$$

Solve by Excel Goal Seek for $i = 2.3993\%$ per week

(a) Nominal interest rate:

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

(b) Effective annual interest rate:

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

Engineering Economics Solution Manual

Robert R. Redfield



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Table of Contents Engineering Economics Solution Manual

1. Understanding the eBook Engineering Economics Solution Manual
 - The Rise of Digital Reading Engineering Economics Solution Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Engineering Economics Solution Manual
 - 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 Engineering Economics Solution Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Engineering Economics Solution Manual
 - Personalized Recommendations
 - Engineering Economics Solution Manual User Reviews and Ratings
 - Engineering Economics Solution Manual and Bestseller Lists
5. Accessing Engineering Economics Solution Manual Free and Paid eBooks
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 - Engineering Economics Solution Manual eBook Subscription Services

- Engineering Economics Solution Manual Budget-Friendly Options
- 6. Navigating Engineering Economics Solution Manual eBook Formats
 - ePub, PDF, MOBI, and More
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 - Engineering Economics Solution Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Engineering Economics Solution Manual
 - Highlighting and Note-Taking Engineering Economics Solution Manual
 - Interactive Elements Engineering Economics Solution Manual
- 8. Staying Engaged with Engineering Economics Solution Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Engineering Economics Solution Manual
- 9. Balancing eBooks and Physical Books Engineering Economics Solution Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Engineering Economics Solution Manual
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Engineering Economics Solution Manual
 - Setting Reading Goals Engineering Economics Solution Manual
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Engineering Economics Solution Manual
 - Fact-Checking eBook Content of Engineering Economics Solution Manual
 - 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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