Chapter 2

1. The quarterly interest rate is

$$j = \frac{i^{(4)}}{4} = \frac{.06}{4} = .015$$

and all time periods are measured in quarters. Using the end of the third year as the companison date

$$3000(1+J)^{12} + X = 2000v^4 + 5000v^{28}$$

 $X = 2000(.94218) + 5000(.65910) - 3000(1.19562)$
= \$1593.00.

2. The monthly interest rate is

$$j = \frac{i^{(12)}}{12} = \frac{.18}{12} = .015.$$

Using the end of the third month as the comparison date

$$X = 1000(1+j)^3 - 200(1+j)^2 - 300(1+j)$$

= 1000(1.04568) - 200(1.03023) - 300(1.015)
= \$535.13.

3. We have

$$200v^5 + 500v^{10} = 400.94v^5$$

 $v^{10} = 40188v^5$
 $v^5 = 40188 \text{ or } (1+t)^5 = 24883$

Now using time t = 10 as the comparison date

$$P = 100(1+t)^{10} + 120(1+t)^{5}$$

= 100(2.4883)² + 120(2.4883) = \$917.76

4. The quarterly discount rate is 1/41 and the quarterly discount factor is 1-1/41=40/41. The three deposits accumulate for 24, 16, and 8 quarters, respectively. Thus,

$$\mathcal{A}(28) = 100 \left[(1.025) \left(\frac{40}{41} \right)^{-34} + (1.025 \left(\frac{3}{4} \right)^{-16} + (1.025) \right] \frac{40}{41}^{-16} + (1.025) \right]$$

However,

$$\left(\frac{40}{41}\right)^{-1} = 1.025$$

so that

$$A(28) = 100[(1.025)^{25} + (1.025)^{29} + (1.025)^{19}] = $483.11$$

Theory Of Interest Solutions Manual

Thomas Slater

Theory Of Interest Solutions Manual:

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In an electronic era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Theory Of Interest Solutions Manual**," written by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound affect our existence. Throughout this critique, we shall delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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