

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

Anthony S. Fauci



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In an electronic digital 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 truly remarkable. This extraordinary book, aptly titled "**Financial Mathematics Exam Study Guide**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve to the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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