



Chapter 10: Applications of Finance

**10.1.1. Compound Interest**

Example: A deposit of \$1000 at an annual interest rate of 5% compounded annually for 10 years.

$A = P(1 + r/n)^{nt}$

$A = 1000(1 + 0.05/1)^{1 \cdot 10}$

$A = 1000(1.05)^{10}$

$A \approx 1628.89$

**10.1.2. Continuous Compounding**

Example: A deposit of \$1000 at an annual interest rate of 5% compounded continuously for 10 years.

$A = Pe^{rt}$

$A = 1000e^{0.05 \cdot 10}$

$A \approx 1647.01$

**10.1.3. Present Value**

Example: How much money must be invested today at 5% interest to have \$1000 in 10 years?

$P = A(1 + r/n)^{-nt}$

$P = 1000(1 + 0.05/1)^{-1 \cdot 10}$

$P = 1000(1.05)^{-10}$

$P \approx 613.91$

**10.1.4. Annuities**

Example: How much must be deposited each month to have \$10000 in 10 years at 5% interest?

$PMT = \frac{P(r/n)(1 + r/n)^{nt}}{(1 + r/n)^{nt} - 1}$

$PMT = \frac{10000(0.05/12)(1 + 0.05/12)^{12 \cdot 10}}{(1 + 0.05/12)^{12 \cdot 10} - 1}$

$PMT \approx 76.82$

**10.1.5. Amortization**

Example: A \$100000 mortgage at 5% interest over 30 years. What is the monthly payment?

$PMT = \frac{P(r/n)(1 + r/n)^{nt}}{(1 + r/n)^{nt} - 1}$

$PMT = \frac{100000(0.05/12)(1 + 0.05/12)^{360}}{(1 + 0.05/12)^{360} - 1}$

$PMT \approx 536.82$

**10.2.1. Depreciation**

Example: A car worth \$20000 depreciates 15% per year. How much is it worth after 5 years?

$V = P(1 - r)^t$

$V = 20000(1 - 0.15)^5$

$V \approx 8751.41$

**10.2.2. Inflation**

Example: A price of \$100 in 1980 increases to \$200 in 2000. What is the inflation rate?

$P = \frac{A}{(1 + r)^t}$

$100 = \frac{200}{(1 + r)^{20}}$

$(1 + r)^{20} = 2$

$1 + r = 2^{1/20}$

$r \approx 0.0353$  (3.53%)

**10.2.3. Investment Growth**

Example: An investment of \$1000 grows to \$2000 at 5% interest. How long does it take?

$t = \frac{\ln(A/P)}{\ln(1 + r/n)}$

$t = \frac{\ln(2000/1000)}{\ln(1 + 0.05/1)}$

$t \approx 14.21$  years

**10.2.4. Loan Repayment**

Example: A \$100000 loan at 5% interest over 30 years. How much is paid in total?

$Total = PMT \cdot n$

$Total = 536.82 \cdot 360$

$Total \approx 193255.20$

**10.2.5. Retirement Savings**

Example: How much must be saved each month to have \$1 million in 30 years at 5% interest?

$PMT = \frac{P(r/n)(1 + r/n)^{nt}}{(1 + r/n)^{nt} - 1}$

$PMT = \frac{1000000(0.05/12)(1 + 0.05/12)^{360}}{(1 + 0.05/12)^{360} - 1}$

$PMT \approx 2365.69$

# **Study Guide Physics Answers Vibrations And Waves**

**Graham Booth**



# Study Guide Physics Answers Vibrations And Waves

**Study Guide and Student Solutions Manual for Wilson College Physics** David Cordes, Jerry D. Wilson, John Kinard, 1990 This reader friendly book presents the fundamental principles of physics in a clear and concise manner Emphasizing conceptual understanding as the basis for mastering a variety of problem solving tools it provides a wide range of relevant applications and illustrative examples This book discusses mechanics thermodynamics and oscillations and wave motion For anyone wishing to learn more about the fundamentals of physics and how physical principles apply to a variety of real world situations devices and topics Revise AS & A2 Physics Study Guide Graham Booth, 2008 **Vibrations and Waves in Physics** Iain G. Main, 1993-07-30 For the third edition of this successful undergraduate text the author has made a number of changes to improve the presentation and clarify some of the arguments and has also brought several of the applications up to date The new material includes an elementary descriptive introduction to the ideas behind the new science of chaos The overall objectives of the book are unchanged to lead the student to a thorough understanding of the basic concepts of vibrations and waves to show how these concepts unify a wide variety of familiar physics and to open doors to advanced topics which they illuminate Each section of the book contains a brief summary of its salient contents There are approximately 180 problems to which all numerical answers are provided together with hints for their solution This book is designed both for use as a text for an initial undergraduate course on vibrations and waves and for a reference at later stages when more advanced topics or applications are met **The Physics of Waves** Howard Georgi, 1993 The first complete introduction to waves and wave phenomena by a renowned theorist Covers damping forced oscillations and resonance normal modes symmetries traveling waves signals and Fourier analysis polarization diffraction **Vibrations and Waves** George C. King, 2013-03-15 This introductory text emphasises physical principles rather than the mathematics Each topic begins with a discussion of the physical characteristics of the motion or system The mathematics is kept as clear as possible and includes elegant mathematical descriptions where possible Designed to provide a logical development of the subject the book is divided into two sections vibrations followed by waves A particular feature is the inclusion of many examples frequently drawn from everyday life along with more cutting edge ones Each chapter includes problems ranging in difficulty from simple to challenging and includes hints for solving problems Numerous worked examples included throughout the book **Study Guide with ActivPhysics** Alan Van Heuvelen, Richard Wolfson, Jay M. Pasachoff, 1999 **General Studies : Self Study Guide Book with 100 Topics Covered (1500+ MCQs in Practice Tests) - Useful for SSC, Railway, UDC, LDC, Police, Bank, UPSC, MBA, MAT and other Competitive Exams** EduGorilla Prep Experts, 2024-05-01 The presented book has been prepared keeping the candidates in mind in which the syllabus useful for the examination has been included Through this book we will be helped in understanding various aspects related to the subject EduGorilla Publications a

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**Vibrations and Waves** A.P. French, 2017-12-21 The M I T Introductory Physics Series is the result of a program of careful study planning and development that began in 1960 The Education Research Center at the Massachusetts Institute of Technology formerly the Science Teaching Center was established to study the process of instruction aids thereto and the learning process itself with special reference to science teaching at the university level Generous support from a number of foundations provided the means for assembling and maintaining an experienced staff to co operate with members of the Institute s Physics Department in the examination improvement and development of physics curriculum materials for students planning careers in the sciences After careful analysis of objectives and the problems involved preliminary versions of textbooks were prepared tested through classroom use at M I T and other institutions re evaluated rewritten and tried again Only then were the final manuscripts undertaken

**A First Course in Vibrations and Waves** Mohammad Samiullah, 2015-08-21 The study of vibrations and waves is central to physics and engineering disciplines This text contains a detailed treatment of vibrations and waves at an introductory level suitable for second and third year students It builds on first year physics and emphasizes understanding of vibratory motion and waves based on first principles Since waves appear in almost all branches of physics and engineering readers will be exposed to many different types of waves this study aims to draw together their similarities by examining them in a common language The book is divided into three parts Part I contains a preliminary chapter that serves as a review of relevant ideas of mechanics and complex numbers Part II is devoted to a detailed discussion of vibrations of mechanical systems This part covers simple harmonic oscillator coupled oscillators normal coordinates beaded string continuous string and Fourier series It concludes with a presentation of stationary solutions of driven finite systems Part III is concerned with waves focusing on the discussion of common aspects of all types of waves and the applications to sound electromagnetic and matter waves are illustrated Finally relevant examples are provided at the end of the chapters to illustrate the main ideas and better the reader s understanding

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**Electromagnetic Vibrations, Waves, and Radiation** George Bekefi, Alan H. Barrett, 1977-09-15 The book describes the features that vibrations and waves of all sorts have in common and includes examples of mechanical acoustical and optical manifestations of these phenomena that unite various parts of physics The main emphasis however is on the oscillatory aspects of the electromagnetic field that is on the vibrations waves radiation and the interaction of electromagnetic waves with matter This text was developed over a five year period

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