

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:

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

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