

### Supplemental Problems for Chapters 2-5: Solutions

1. If I purchase a new car for \$8,000, pay \$100 today, make 35 monthly payments of \$150 (beginning one month from today) and a final payment at the end of the 36th month, what is the amount of the final payment? The stated interest rate is 18% compounded monthly.

$$\$150 \left[ \frac{1}{0.015} - \frac{1}{0.015(1.015)^{35}} \right] + \left[ \frac{\$X}{(1.015)^{36}} \right] = \$7,900$$

*Solving yields  $\$X = \$6,560.81$*

2. Determine the length of time required to double the value of an investment, given the following nominal rates of return: (a) 4%, (b) 10%, (c) 30%, and (d) 100%.

*(a)  $(1.04)^t = 2$ ;  $\ln(1.04)t = \ln(2)$ ;  $t = 17.67$*

*(b)  $t = 7.27$*

*(c)  $t = 2.64$*

*(d)  $t = 1.0$*

3. Which of the following investments produces the highest annual percentage return?

a. Purchase a security today for \$100 and sell it in three years for \$119.10.

b. Purchase a security today for \$50 and sell it in one year for \$55.

c. Purchase a security today for \$200 and sell it in two years for \$237.62.

d. Purchase a security today for \$150 and sell it in ten years for \$300.

*(a)  $100(1+r)^3 = 119.10$ ;  $(1+r)^3 = 1.191$ ;  $r = 6\%$*

*(b) 10%*

*(c)  $200(1+r)^2 = 237.62$ ;  $r = 9\%$*

*(d)  $150(1+r)^{10} = 300$ ;  $r = 7.177\%$*

4. What is the future value of investing \$10,000 for 1 1/2 years at a stated annual interest rate of 12 percent, compounded quarterly?

*$FV_{1.5} = \$10,000(1.03)^6 = \$11,940.52$*

5. You read in the newspaper that your old high school buddy, Panning Meyton, recently signed a \$44 million contract to play football for the NFL Dolts. The contract is structured as follows: Panning will receive \$11.6 million tomorrow as a signing bonus, \$4 million per year (annual payments, first payment in one year) for the next six years, and an \$8.4 million bonus after three years. How much is the contract actually worth today? Assume an interest rate of 10% per year.

$$PV = \$11,6000,000 + \$4,000,000 \left[ \frac{1}{0.10} - \frac{1}{0.10(1.10)^6} \right] + \left[ \frac{\$8,400,000}{(1.10)^3} \right] := \$35,332,087$$

# Chapter 2 Supplemental Problems Answers

**Murray Spiegel, Robert E. Moyer**



## Chapter 2 Supplemental Problems Answers:

Student Solutions Manual and Supplemental Problems to Accompany Genetics: Analysis of Genes and Genomes Daniel Hartl, Maryellen Ruvolo, 2011-10-13 This must have student resource contains complete solutions to all end of chapter problems in *Genetics Analysis of Genes and Genomes* Eighth Edition by Daniel L Hartl and Maryellen Ruvolo as well as a wealth of supplemental problems and exercises with full solutions a complete chapter summary and keyword section The supplemental problems provided in this manual are designed as learning opportunities rather than exercises to be completed by rote They are organized into chapters that parallel those of the main text and all problems can be solved through application of the concepts and principles explained in *Genetics* Eighth Edition *Genetics* Daniel L. Hartl, Elizabeth W. Jones, 2009 This handbook covers all dimensions of breast cancer prevention diagnosis and treatment for the non oncologist A special emphasis is placed on the long term survivor **Theory of Structural Analysis** Mr. Rohit Manglik, 2024-01-31 EduGorilla Publication is a trusted name in the education sector committed to empowering learners with high quality study materials and resources Specializing in competitive exams and academic support EduGorilla provides comprehensive and well structured content tailored to meet the needs of students across various streams and levels **C.P.A. Review**

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