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Front Cover; Fixed Income Mathematics; Copyright Page; Contents; Chapter 1. Introduction-Who this Book is for and What it Hopes to Accomplish; Historical Background-The Big Change in Investment, Loan, and Money Management; What this Book Hopes to Accomplish; What Sort of Problems Might this Book Help You to Solve?; Who this Book is Meant to Address; The Mathematical Knowledge Required for this Book; The Role of Examples and Problems in this Book; Chapter 2. Interest, Its Calculation, and Return on Investment; A General Introduction to Interest; How to Compute Interest; Notation Percentage Rate and Time Period Return on Investment; Analysis of Investments or Returns without Explicit Money Values, and Intangible Investments and Returns; Chapter Summary; Chapter 3. Compound Interest; What is Compound Interest?; Using Compound Interest Tables; Looking at the Compound Interest Tables; Compounding within a Period; The Equations for Compound Interest-Compounding within a Period; Continuous Compounding: How it Works and When it Applies; The Derivation of the Equations for Continuous Compounding; What is a Mathematical Model?; Some Famous Mathematical Models Reasons for Using Continuous Functions in Financial Models A Business Example of Use of Continuous Functions; Further Reflections on Approach 3; Computing  $i$ , Given  $S$ ,  $Snt$ ,  $T$ , and  $N$ ; Accuracy Requirements; Legal Requirements for Accuracy; An Example from Compound Interest; Using Tables and Interpolating between Values; The Rule of 72; A Zero Interest Rate?; Negative Interest Rates?; Real and Nominal Rates; Chapter Summary; Suggestions for Further Study; Chapter 4. Present Values; What is Present Value?; The Equation for Present Value; The General Equation for Present Value The Present Value Tables Using Present Values to Make Project Decisions; Example of Project Analysis; Using Different Interest Rates in the Analysis; The Equations for Flow of Funds Analysis; The Various Number Systems and What They Mean; Solving Polynomial Equations; Practical Considerations in Using Calculators and Computers to Solve Polynomial Equations; Using the Bisection Method to Find Real Solutions; What if the Exponents are not Integers?; Chapter Summary; Suggestions for Further Study; Chapter 5. Annuities Certain; What is an Annuity Certain?; Examples of Annuities Certain Why Annuities Certain are Important The Equation for the Present Value of an Annuity Certain; A Look at the Tables for an Annuity Certain; Solving for the Interest Rate, Given the Annuity Certain and Its Cost; The Perpetuity; The Annuity Due; Further Comments; Analysis and Calculation of Some Combination Annuities Certain; Chapter Summary; Chapter 6. Bond Price Calculation; What is a Bond?; How Bonds are Described; How to Read a Bond Market Report; What is a Call Feature?; What is a Put Option?; Discount Securities; The General Equation for Computing a Bond Price, Given the Yield A Note on Yield

Sommario/riassunto

An introduction to common fixed income instruments and mathematics, this book offers explanations, exercises, and examples without demanding sophisticated mathematics. Not only does the author use his business and teaching experience to highlight the fundamentals of investment and management decision-making, but he also offers questions and exercises that suggest the applicability of fixed income mathematics. Written for the reader with a general mathematics background, this self-teaching book is suffused with examples that also make it a handy reference guide. It should serve as a gateway

