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Titolo	Die romische Stadt im 2. Jahrhundert n. Chr. : der Funktionswandel des öffentlichen Raumes : Kolloquium in Xanten vom 2. bis 4. Mai 1990, veranstaltet durch Archaeologischer Park/Regionalmuseum Xanten-Archaeologisches Institut der Universität zu Köln-Bayerische Akademie der Wissenschaften, Kommission zur Erforschung des antiken Stadtwesens / herausgegeben von Hans-Joachim Schalles, Henner von Hesberg und Paul Zanker
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2. Record Nr.	UNINA9910139875103321
Autore	Dworsky Lawrence N. <1943->
Titolo	Understanding the mathematics of personal finance [[electronic resource] ] : an introduction to financial literacy // Lawrence N. Dworsky
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Nota di bibliografia	Includes bibliographical references and index.
Nota di contenuto	Understanding the Mathematics of Personal Finance; Contents; Preface; Acknowledgments; List of Abbreviations; 1. Background Mathematics; 1.1 Arithmetic, Notation, and Formulas; 1.2 Minus (Negative) Signs; 1.3 Lists and Subscripted Variables; 1.4 Changes; 1.5 Exponents; 1.6 Summations; 1.7 Graphs and Charts; 1.8 Approximations; 1.9 Rates-Average and Instantaneous; 1.10 Inequalities and Ranges of Numbers; Problems; 2. Compound Interest; 2.1 Some Mathematics; 2.2 My Website Spreadsheet; 2.3 Online Calculators; 2.4 Scaling; 2.5 Proration-Working Inside a Compounding Interval 2.6 Initial Charges and Effective Interest Rate 2.7 In the Limit-Continuous Compounding; Problems; 3. Loan Amortization and Savings; 3.1 Loans; 3.2 Calculating the Payment Amount; 3.3 Paying off a Loan Very Slowly; 3.4 My Website Spreadsheet; 3.5 A Note About Total Interest for a Year; 3.6 Online Calculators; 3.7 Loans with First

Payment Due Immediately; 3.8 Irregular Payments; 3.9 Regular Savings; Problems; 4. Mortgages; 4.1 Online Calculators; 4.2 Fixed Rate Mortgages; 4.3 Adjustable Rate Mortgages (ARMs); 4.4 Balloon Loans; 4.5 Up-Front Costs; Problems; 5. Prepayment Penalties 5.1 Rule of 785.2 Other Prepayment Penalties; Problems; 6. Credit Cards; 6.1 Credit Card Statements; 6.2 Transfers; 6.3 Payment Allocation; 6.4 Daily Balance; 6.5 Some Calculation Examples; 6.6 Grace Period; 6.7 Changing Interest Rates; 6.8 A Bankruptcy Spiral; 6.9 Minimum Payment; 6.10 Other Interest Calculation Approaches; 6.11 Debit Cards-Something Completely Different; Problems; 7. Present Value; 7.1 Online Calculators; 7.2 Doing It with My Spreadsheet; 7.3 The Effect of Interest Rates on Present Value Calculations; 7.4 Why This All Matters 7.5 A Very Involved Example: Writing Your Own Spreadsheet 7.6 Future Value; 7.7 Present Value of Prepayment Penalties; Problems; 8. Comparing Loans; 8.1 Up-Front Costs; 8.2 Adjustable Rate Mortgages (ARMs); 8.3 A Few Last Words; Problems; 9. Taxation and Inflation; 9.1 Understanding Personal Federal Income Tax Rates; 9.2 Online Tax Calculators; 9.3 Taxation of Earned Interest; 9.4 Deductible Interest; 9.5 Deferred Taxation Savings; 9.6 Online Deferred Taxation Plan Calculators; 9.7 Inflation; Problems; 10. Life Insurance; 10.1 What Is an Insurance Policy?; 10.2 Probability 10.3 Introduction to the Life Tables 10.4 Expected Values; 10.5 Term Insurance; 10.6 Time Payments; 10.7 Decreasing Term Insurance; 10.8 Insurance for the Rest of Your Life; 10.9 Whole Life Insurance; 10.10 Breaking Down the Year; Problems; 11. Annuities; 11.1 A Benchmark Savings Plan; 11.2 Immediate Annuity with Period Certain; 11.3 Deferred Annuities; 11.4 Life Annuities; 11.5 Payments for Couples; 11.6 Online Calculators; 11.7 Variable Annuities; Problems; 12. Reverse Mortgages and Viatical Settlements; 12.1 Reverse Mortgages; 12.2 Viatical Settlements; Problems 13. Investing: Risk versus Reward

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## Sommario/riassunto

A user-friendly presentation of the essential concepts and tools for calculating real costs and profits in personal finance Understanding the Mathematics of Personal Finance explains how mathematics, a simple calculator, and basic computer spreadsheets can be used to break down and understand even the most complex loan structures. In an easy-to-follow style, the book clearly explains the workings of basic financial calculations, captures the concepts behind loans and interest in a step-by-step manner, and details how these steps can be implemented for practical purposes. Rather

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