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Mathematical Relationship between Present and Future Value of an Annuity; Finding Unknowns  $k$  and  $n$  in Case of Annuities; Summary; CHAPTER SIX THE TIME VALUE OF MONEY WITH MULTIPLE COMPOUNDING PERIODS PER YEAR; Future Value of an Amount; Present Value of an Amount; Future Value of Annuity; Present Value of Annuity; Five-Minute Mathematics of Time Value of Money; CHAPTER SEVEN CONTINUOUS COMPOUNDING; Time Value of Money under Continuous Compounding; Summary; CHAPTER EIGHT SPECIAL TOPICS IN TIME VALUE OF MONEY; Obtaining the Time Value of Money for Fractional Periods  
Computing the Present and Future Values of the Deposits Which Start  $m$  Periods Hence Deposits (or Dividends or Any Future Income or Expense) Growing at a Constant Rate,  $g$ ; A Simple Procedure to Amortize a Loan; Finding Time Value of Money Using Financial Calculators; Summary; CHAPTER NINE SPECIAL TOPICS IN FINANCE; Time Value of Money: The Case of Arithmetic and Geometric Growth and Their Applications; Present Value of a Series of Cash Flow with Finite and Infinite Geometric Growth; Present Value of Cash Flows with Arithmetic Growth; Special Cases under Arithmetic Growth  
Application of Arithmetic and Geometric Growth Time Value of Money Formulas; Time Value of Money Problems (Chapters 2 to 9); Suggested Readings; SECTION THREE COMMERCIAL MATHEMATICS; CHAPTER TEN COMMERCIAL MATHEMATICS-I; The Generalized Loan-Pricing Model; From Borrower's Point of View; From Lender's Point of View; Computational Problems: Commercial Mathematics; CHAPTER ELEVEN COMMERCIAL MATHEMATICS-II; Add-On Interest Loans; A Very Important Point; Repayment Plans on Loans; Level Principal and Interest on the Balance Loans; Computational Problems: Commercial Mathematics  
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Sommario/riassunto

Ideal for college students in intermediate finance courses, this book uniquely applies mathematical formulas to teach the underpinnings of financial and lending decisions, covering common applications in real estate, capital budgeting, and commercial loans.

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