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Chapter 2

Factors: How Time and Interest Affect Money

- 2.1 (a) $(F/P, 10\%, 20) = 6.7275$
(b) $(A/F, 4\%, 8) = 0.10853$
(c) $(P/A, 8\%, 20) = 9.8181$
(d) $(A/P, 20\%, 28) = 0.20122$
(e) $(F/A, 30\%, 15) = 167.2863$

- 2.2 $P = 30,000(P/F, 10\%, 8)$
 $= 30,000(0.4665)$
 $= \$13,995$

- 2.3 $F = 15,000(F/P, 6\%, 25)$
 $= 15,000(4.2919)$
 $= 64,378.50$

- 2.4 (a) $F = 885,000 + 100,000(F/P, 10\%, 3)$
 $= 885,000 + 100,000(1.3310)$
 $= \$1,018,000$

(b) Spreadsheet function is $=FV(10\%, 3, , 100000) + 885000$
Display is \$1,018,000

- 2.5 (a) $P = 19,000(P/F, 10\%, 7)$
 $= 19,000(0.5132)$
 $= \$9750.80$

(b) If the calculator function is $PV(10, 7, 0, 19000)$, display is $P = \$-9750.00$

(c) If the spreadsheet function is $=-PV(10\%, 7, , 19000)$, display is \$9750.00

- 2.6 (a) Total for 7 lots is $7(120,000) = \$840,000$
 $P = 840,000(P/F, 10\%, 2)$
 $= 840,000(0.8264)$
 $= \$694,176$

(b) If the calculator function is $PV(10, 2, 0, 840000)$, display is $P = \$-694,214.88$

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