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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)= 64.378.502.4 (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)

= 5694.176

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

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