

Interest = $PV \times \text{Interest rate} \times \text{Number of yrs}$ Interest on interest = $PV \times \text{Co} \times \text{Interest rate}$ Simple interest = $PV(1+r)^n$ **Annually compounded interest** = $PV(1+r)^n$

YTM PV of a Cash Flow Stream = $C0 + C1/(1+r) + C2/(1+r)^2 + \dots + Cn/(1+r)^n$ **PV of Perpetuity** = C/r $PVA = C \times [1 - (1+r)^{-n}] / r$ $PVA = C \times [1 - (1+r)^{-n}] / r$ $PVA \text{ Due} = C \times [1 - (1+r)^{-n}] / r + C$ **Growing Perpetuity** $PV = C1 / (r-g)$ $PV \text{ Due} = C1 / (r-g) + C1$ $PVA = C1 \times [1 - (1+r-g)^{-n}] / (r-g)$ $PVA \text{ Due} = C1 \times [1 - (1+r-g)^{-n}] / (r-g) + C1$ **FMT** $C = P \times r$ $P = C / r$

1000 Your grandfather put some money into an account for you on the day you were born. You are now 18 yrs old & are allowed to withdraw the money for the first time. The account currently has \$4000 in it & pays an interest rate of 4%. A. How much did he put in the account on your 18th birthday? B. How much did he put in the account on your 18th birthday? C. How much did he put in the account on your 18th birthday? D. How much did he put in the account on your 18th birthday?



1000 Suppose you deposit the cash flows of \$1000 in a bank account that pays 10% interest per yr for 3 yrs. What is the balance? $FV = 1000 \times (1.1)^3 = 1331$

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