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Mathematical Interest Theory: 1st (First) Edition Hardcover –

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March 24, 2006 by Leslie Jane Federer Vaaler James W.
Daniel, Leslie Vaaler, Leslie Jane Vaaler (Author)

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The rate of interest is 10% per annum. Find the interest and the amount he has to the pay at the end of a year. Solution: Here, the loan sum = $P = \text{Rs } 10000$. Rate of interest per year = $R = 10\%$. Time for which it is borrowed = $T = 1$ year. Thus, simple interest for a year, $SI = (P \times R \times T) / 100 = (10000 \times 10 \times 1) / 100 = \text{Rs } 1000$

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Simple Interest (S.I) - Definition, Formula, and Problems

Solution: The rate of interest over one month is $0.03 \times \frac{1}{12}$

$= 0.25\%$, 14. so that the interest earned over one month is $1,000 \times 0.0025 = \$2.50$, and the accumulated amount after

one month is $1,000 + 2.50 = \$1,002.50$. 2 Example 1.4:

\$1,000 is deposited into a savings account that pays 3% interest with monthly compounding.

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is done in a mathematically precise manner, but the emphasis
is on practical applications and giving the reader a concrete
understanding as to why the various relationships should be
true.

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Mathematical Interest Theory by Leslie Jane Federer Vaaler gives the so-called compound interest formula. If we want to measure time in years, then $k = t = fi$ where t is time in years. Then (1.1) takes the form $S(t) = \left(1 + \frac{fi}{100}\right)^{t=fi} S_0$ (1.2) It is worthwhile to introduce here the concept of effective interest rate. First we note that in (1.2) with $S_0 = 1$ $S(1) = \left(1 + \frac{fi}{100}\right)^1 = 1 + \frac{fi}{100} > 1 + \frac{fi}{100}$

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The content of the book, along with an understanding of
probability, will provide a solid foundation for readers
embarking on actuarial careers. On the other hand,
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strong high-school algebra background and is interested in
being an informed borrower or investor. The content is

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suitable for a mid-level or upper-level undergraduate course or a beginning graduate course.

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is on practical applications and giving the reader a concrete understanding as to why the various relationships should be true.

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