

Problem Set 5.i

1 Postpay		3.132,88 €
Prepay		3.446,17 €
2 FV		30.525,50 €
PV post		14.240,37 €
PV pre		15.664,41 €
3 PV		31.517,29 €
		56.600,52 €
4,1	yr 1-3	136.162,40 €
	yr 4-6	115.452,41 €
	total	251.614,81 €
4,2	+yr 3 xtra	294.806,69 €
	+yr 4 xtra	292.361,87 €
4,3	constant	253.784,60 €
4,4	FV	340.095,64 €
4,5	PV	266.473,83 €
	FV	357.100,42 €
4,6	Annual	59.105,24 €
	Annual	58.806,99 €
5	A 1 q n r	4,991644176
	A 2 q n r	2,883924313
	C1	150,00 €
	C5	228,68 €
	FV 1	1.193,39 €
	FV 2	785,46 €
	Total	1.978,85 €
6	r	10,250%
	a n r	3,152786712
	PV	31.527,87 €
6,1	FV	46.581,02 €
6,2	5 yrs	22.076,25 €
6,3	retirement ir	0,0025

7	a n r	4,451822331
	V2	13.355,47 €
	V0	12.347,88 €
8	r	3,042%
	a n r	14,82042098
	V0	29.640,84 €
	V20	53.968,71 €
9	r	0,407%
	a n r	62,29182441
	V0	124.583,65 €
10	A 1 q n r	3,736622656
	V0	37.366,23 €
	Balance	43.713,20 €
11,1		20.000,00 €
11,2	yr1	10.000,00 €
	yr2	10.100,00 €
12	r	0,333%
	a n r	48,50839739
	V 1/9/2021	57,86483154
	X	207,38 €
13	r	0,407%
	a n r	53,1338381
	V-1m	132.834,60 €
	V0	133.375,78 €
	r	1,227%
	a n r	17,63931701
	V(1€)-1trim	17,64 €
	V0(1€)	17,86 €
	X	7.469,61 €
14	A 1 q n r	16,22051797
	V0	81.102,59 €

15	r	15,000%
	a n r	3,352155098
	V-1yr	335.215,51 €
	V0 motorcycles	372.260,95 €
	r	0,038%
		(365 days)
	a n r	1312,913608
	V0 income	2.625.827,22 €
	r	1,171%
	a n r	42,92162447
	V0 rent office	429.216,24 €
	A 1 q n r	3,654624994
	V0 salaries	2.192.775,00 €
	r	2,357%
	a n r	21,33583845
	V0 elect	8.534,34 €
	PROFIT	- 376.959,31 €
16,1	A 1 q n r	16,3801292
	V0	49.140,39 €
	V+24yrs	311.608,08 €
16,2	r	0,565%
	a n r	112,7586818
	salary	2.763,50 €
17,1	Sale price	200000
	a n r	165,0218582
	Monthly payment	1.211,96 €
17,2	a n r 5 yrs	54,2990689
	PV 5 yrs' payments	108.598,14 €
	a n r 15 yrs	135,1921487
	PV 1€/mo	110,7227893
	payment yr6-20	825,50 €

a n r	2,985062266
FV withdrawals	1.972,92 €
FV balance	46.931,25 €
final withc	44.958,33 €

V20yr	146.480,30 €
r	0,083%
a n r	114,1498807
V0 (t=20yrs)	114.149,88 €
Net (t=20 yrs)	32.330,42 €
Available t=30yrs	35.729,15 €

18 r 6mo	2,956%
A q n r	18,86114164
V0	6.790,01 €