

Managerial Finance — Mock Final Exam Solutions

1. [4 points] Prepare an amortization schedule for a three-year loan of \$57,000. The interest rate is 8 percent per year, and the loan calls for equal annual payments.

| Year | Beginning Balance | Total Payment | Interest Payment | Principal Payment | Ending Balance |
|------|-------------------|---------------|------------------|-------------------|----------------|
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |

Answer: $\$57,000 = C \{ [1 - 1/(1 + .08)^3] / .08 \}$, $C = \$22,117.91$

| Year | Beginning Balance | Total Payment | Interest Payment | Principal Payment | Ending Balance |
|------|-------------------|---------------|------------------|-------------------|----------------|
| 1 | \$57,000.00 | \$22,117.91 | \$4,560.00 | \$17,557.91 | \$39,442.09 |
| 2 | 39,442.09 | 22,117.91 | 3,155.37 | 18,962.54 | 20,479.55 |
| 3 | 20,479.55 | 22,117.91 | 1,638.36 | 20,479.55 | 0 |

2. [2 points] Treasury bills are currently paying 4.7 percent and the inflation rate is 1.9 percent.
- [1 point] What is the approximate real rate of interest?
 - [1 point] What is the exact real rate?

Answer:

a. Approximate $r = .047 - .019 = .028$, or 2.80%

b. Exact $r = [(1 + .047)/(1 + .019)] - 1 = .0275$, or 2.75%

3. [2 points] Vulcan, Inc., has 7 percent coupon bonds on the market that have 13 years left to maturity. The bonds make annual payments and have a par value of \$1,000. If the YTM on these bonds is 8.4 percent, what is the current bond price?

Answer:

$$P = \$70 \{ 1 - [1/(1 + .084)]^{13} \} / .084 + \$1,000 [1/(1 + .084)]^{13} = \$891.74$$

Managerial Finance Exam Solutions

Kathleen Armour



Managerial Finance Exam Solutions:

Managerial Finance Exam Solutions: Bestsellers in 2023 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous compelling novels captivating the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the fascinating narratives that have charmed audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Managerial Finance Exam Solutions : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Managerial Finance Exam Solutions : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is an exceptional and suspenseful novel that will keep you guessing until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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