

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

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Table of Contents Managerial Finance Exam Solutions

1. Understanding the eBook Managerial Finance Exam Solutions
 - The Rise of Digital Reading Managerial Finance Exam Solutions
 - Advantages of eBooks Over Traditional Books
2. Identifying Managerial Finance Exam Solutions
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Managerial Finance Exam Solutions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Managerial Finance Exam Solutions
 - Personalized Recommendations
 - Managerial Finance Exam Solutions User Reviews and Ratings
 - Managerial Finance Exam Solutions and Bestseller Lists
5. Accessing Managerial Finance Exam Solutions Free and Paid eBooks
 - Managerial Finance Exam Solutions Public Domain eBooks
 - Managerial Finance Exam Solutions eBook Subscription Services
 - Managerial Finance Exam Solutions Budget-Friendly Options

6. Navigating Managerial Finance Exam Solutions eBook Formats
 - ePub, PDF, MOBI, and More
 - Managerial Finance Exam Solutions Compatibility with Devices
 - Managerial Finance Exam Solutions Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Managerial Finance Exam Solutions
 - Highlighting and Note-Taking Managerial Finance Exam Solutions
 - Interactive Elements Managerial Finance Exam Solutions
8. Staying Engaged with Managerial Finance Exam Solutions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Managerial Finance Exam Solutions
9. Balancing eBooks and Physical Books Managerial Finance Exam Solutions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Managerial Finance Exam Solutions
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Managerial Finance Exam Solutions
 - Setting Reading Goals Managerial Finance Exam Solutions
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Managerial Finance Exam Solutions
 - Fact-Checking eBook Content of Managerial Finance Exam Solutions
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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