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200 CHAPTER 5 Mathematics of Finance A deposit of dollars today at a rate of interest P for years produces interest of $t r t = Prt$. The interest, added to the original principal P , gives $P + Prt = P(1 + rt)$. This amount is called the future value of P dollars at an interest rate r for time t in years. When loans are involved, the future value is often called the maturity value of the loan.

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$k(1 + i)^t$, $k = 0$; and the value of i that solves this equation is the (nominal) yield. However, the payment of P due at time t equals $P = Q(t)$ in real terms, where $Q(t)$ denotes the value of the price index at time t ; the payment can buy $P = Q(t)$ units of the index. Thus, the equation of value in real terms is X .

MATH1510 Financial Mathematics I

An Introduction to the Mathematics of Finance: A Deterministic Approach, Second edition, offers a highly illustrated introduction to mathematical finance, with a special emphasis on interest rates. This revision of the McCutcheon-Scott classic follows the core subjects covered by the first professional exam required of UK actuaries, the CT1 exam.

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