

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

Irvin N. Gleim



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Entrepreneurship Class XII Exam Scorer Chapter wise Question Bank With Solutions 2021 SBPD Editorial Board ,2020-11-12 1 100% Based on NCERT Guidelines 2 Important questions have been include chapterwise and unitwise 3 Previous year questions with answers of board examinations have been included 4 Solved Model Test Papers for board examination preparation for the current year have been included 1 Sensing and Identification of Entrepreneurial Opportunities 2 Environment Scanning 3 Market Assessment 4 Identification of Entrepreneurial Opportunities and Feasibility Study 5 Selection and Setting up of an Enterprise 6 Business Planning 7 Concept of Project and Planning 8 Formulation of Project Report and Project Appraisal 9 Resource Assessment Financial and Non Financial 10 Fixed and Working Capital Requirements 11 Fund Flow Statement 12 Accounting Ratios 13 Break Even Analysis 14 Venture Capital Sources and Means of funds 15 Selection of Technology 16 Fundamentals of Management 17 Production Management and Quality Control 18 Marketing Management 19 Financial Management 20 Determination of Cost and Profit 21 Possibilities and Strategies for Growth and Development in Business 22 Entrepreneurial Discipline and Social Responsibility Model Paper Set I IV Board Examination Paper Solved

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