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<u>Understanding the Mathematics of Personal Finance</u> Lawrence N. Dworsky, 2009-09-22 A user friendly presentation of the essential concepts and tools for calculating real costs and profits in personal finance Understanding the Mathematics of Personal Finance explains how mathematics a simple calculator and basic computer spreadsheets can be used to break down and understand even the most complex loan structures In an easy to follow style the book clearly explains the workings of basic financial calculations captures the concepts behind loans and interest in a step by step manner and details how these steps can be implemented for practical purposes Rather than simply providing investment and borrowing strategies the author successfully equips readers with the skills needed to make accurate and effective decisions in all aspects of personal finance ventures including mortgages annuities life insurance and credit card debt The book begins with a primer on mathematics covering the basics of arithmetic operations and notations and proceeds to explore the concepts of interest simple interest and compound interest Subsequent chapters illustrate the application of these concepts to common types of personal finance exchanges including Loan amortization and savings Mortgages reverse mortgages and viatical settlements Prepayment penalties Credit cards The book provides readers with the tools needed to calculate real costs and profits using various financial instruments Mathematically inclined readers will enjoy the inclusion of mathematical derivations but these sections are visually distinct from the text and can be skipped without the loss of content or complete understanding of the material In addition references to online calculators and instructions for building the calculations involved in a spreadsheet are provided Furthermore a related Web site features additional problem sets the spreadsheet calculators that are referenced and used throughout the book and links to various other financial calculators Understanding the Mathematics of Personal Finance is an excellent book for finance courses at the undergraduate level It is also an essential reference for individuals who are interested in learning how to make effective financial decisions in their everyday lives *Mathematics* for Business Personal Finance Clar-Hart, 1995-06-01 INTRODUCTION TO BUSINESS MATH AND PERSONAL **FINANCE.** LAVERTA. SCHMELING,2021 Glencoe Mathematics for Business and Personal Finance, Student Edition McGraw-Hill, 2015-06-24 Mathematics for Business and Personal Finance teaches students mathematics in the context of business and personal finance like budgeting and money management banking and credit and saving and investing This program provides valuable information on how to use math in everyday business and personal finance situations to fully

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Rousos, Glencoe/McGraw-Hill, 2010 **Applied Mathematics for Personal Finance** Aaron Stevens, 2015-01-10 Applied Mathematics for Personal Finance provides a general introduction to the ways that mathematics can be applied to personal financial decision making This book is suitable for college students with no previous background in economics or finance only familiarity with high school algebra is assumed This book demonstrates how you can utilize math skills you already know in application areas that may be unfamiliar it also introduces some new math skills that you can apply to familiar problems The book emphasizes the development and application of the economic life cycle model as the framework for evaluating all of your personal financial decisions Economists including six Nobel Laureates have spent close to a century developing the concept of life cycle consumption smoothing Smoothing refers to the need to spread your economic resources over your lifetime taking into account that your future is highly uncertain **Mathematics of Personal Finance**, 2005 The Mathematics of Money Timothy Biehler, 2007-06-22 The Mathematics of Money Math for Business and Personal Finance

covers all the traditional topics of the business math course but with a more algebraic focus than many of the texts currently on the market The text develops a solid understanding of percent and interest early then applies that foundation to other applications in business and personal finance While it is appropriate for students of all levels the book takes the approach that even if students are coming into the class with only high school math neither they nor the instructor need to be afraid of algebra it takes care to clearly present and reinforce the formulas given and to consistently return to them and apply the material to contexts that are relevant to the students

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