

## CHAPTER 2

### Interest and Money-Time Relationship

#### Solved Supplementary Problems

##### Problem 2.1

What is the annual rate of interest if P265 is earned in four months on an investment of P15,000?

##### Solution:

Let 'n' be the number of interest periods. Thus, on the basis of 1 year (12 mo.), the interest period will be,

$$n = \frac{4}{12} = \frac{1}{3}$$

Hence, the rate of interest given by the formula,  $i = \frac{I}{Pn}$ , is computed as

$$i = \frac{P265}{(P15,000)\left(\frac{1}{3}\right)} = 0.053 \text{ or } 5.3\%$$

Thus, the annual rate of interest is 5.3%.

2.2 A loan of P2,000 is made for a period of 13 months, from January 1 to January 31 the following year, at a simple interest of 20%. What is the future amount is due at the end of the loan period?

##### Solution:

$$\begin{aligned} F &= P(1 + ni) \\ F &= P2,000\left[1 + \left(\frac{13}{12}\right)(0.2)\right] \\ F &= P2,433.33 \end{aligned}$$

Answer: P2,433.33

2.3 If you borrow money from your friend with simple interest of 12%, find the present worth of P20,000, which is due at the end of nine months.

##### Given:

Future worth:

$$F = P20,000$$

Number of interest period:

$$n = \frac{9}{12}$$

Simple interest

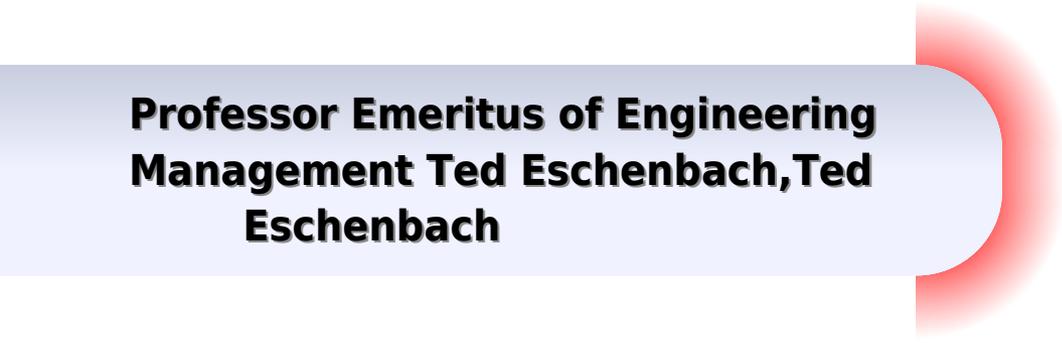
$$i = 12\%$$

##### Solution:

$$F = P(1 + ni)^{-1}$$

# Engineering Economy 3rd Edition Solution Manual

**Professor Emeritus of Engineering  
Management Ted Eschenbach, Ted  
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**Engineering Economy** Ted Eschenbach,2003-06 This text contains solutions to the problems featured in the main text It is available free of charge to adopting professors

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