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10 THE BASICS OF INTEREST THEORY 1 The Meaning of Interest To analyze nancial transactions, a clear understanding of the concept of interest is

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Plus or BA II Plus Professional calculator available and instruction in its efficient use to solve these problems is included.

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1. The Measurement of Interest ; 2. Solution of Problems in Interest ; 3. Elementary Annuities ; 4. More General Annuities ; 5. Yield Rates ; 6. Amortization Schedules and Sinking Funds ; 7. Bond and Other Securities ; 8. Practical Applications ; 9. More Advanced Financial Analysis ; 10. A Stochastic Approach to Interest ; APPENDIXES I. Table of compound interest functions ; II. Table numbering the days of the year ; III. Basic mathematical review ; IV. Statistical background ; V. An introduction to finite differences ; VI. Iteration methods ; VII. Further analysis of varying annuities ; VIII. A general formula for amortization with step-rate amounts of principle ; Bibliography ; Answers to the exercises ; Index.

Mathematical Interest Theory provides an introduction to how investments grow over time. This is done in a mathematically precise manner. The emphasis is on practical applications that give the reader a concrete

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understanding of why the various relationships should be true. Among the modern financial topics introduced are: arbitrage, options, futures, and swaps.

Mathematical Interest Theory is written for anyone who has a strong high-school algebra background and is interested in being an informed borrower or investor.

The book is suitable for a mid-level or upper-level undergraduate course or a beginning graduate course.

The content of the book, along with an understanding of probability, will provide a solid foundation for readers embarking on actuarial careers. The text has been suggested by the Society of Actuaries for people preparing for the Financial Mathematics exam. To that end, Mathematical Interest Theory includes more than 260 carefully worked examples. There are over 475 problems, and numerical answers are included in an appendix. A companion student solution manual has detailed solutions to the odd-numbered problems. Most of the examples involve computation, and detailed instruction is provided on how to use the Texas Instruments BA II Plus and BA II Plus Professional calculators to efficiently solve the problems. This Third Edition updates the previous edition to cover the material in the SOA study notes FM-24-17, FM-25-17, and FM-26-17.

Mathematical Interest Theory gives an introduction to how investments grow over time in a mathematically precise manner. The emphasis is on practical applications that give the reader a concrete understanding of why the various relationships should be true. Among the modern financial topics introduced

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are: arbitrage, options, futures, and swaps. The content of the book, along with an understanding of probability, will provide a solid foundation for readers embarking on actuarial careers. Mathematical Interest Theory includes more than 240 carefully worked examples. There are over 430 problems, and numerical answers are included in an appendix. A companion student solution manual has detailed solutions to the odd-numbered problems. Key Features

- Detailed instruction on how to use the Texas Instruments BA II Plus and BA II Plus professional calculators.
- Examples are worked out with the problem and solution delineated so that the reader can think about the problem before reading the solution presented in the text
- Key formulas, facts and algorithms placed in boxes so that they stand out in the text, and new terms printed in boldface as they are introduced
- Descriptive titles are given for the examples in the book, (i.e., “ Finding $a(t)$ from $?t$ ” or “ Finding a bond's yield rate ”) to help students skimming the book quickly find relevant material.
- Exercises feature applied financial questions,
- Writing activities for each chapter introduce each homework set.

This is a companion to the book Introduction to Graph Theory (World Scientific, 2006). The student who has worked on the problems will find the solutions presented useful as a check and also as a model for rigorous mathematical writing. For ease of reference, each chapter recaps some of the important concepts and/or formulae from the earlier book.

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