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19, 2011 . Feb 19/11 3,
1.1.6, simple interest rate
should be .11 (not .1) Feb
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365 . Feb 1/11 1.2.17 The
last equation for the
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2 MATHEMATICS OF INVESTMENT
AND CREDIT 1.1.4 There are
two (equivalent) ways to
approach this problem. We
can update the balance in
the account at the time of
each transaction

Mathematics of Investment and Credit

CHAPTER 1: MATHEMATICS OF
INVESTMENT Prepared by:

Francis Joseph H. Campeña 3

Interest can be viewed as a
lender or a borrower.

Sometimes if we are the
investor, we consider the
value of our investment
after a given period. In
this case we introduce the

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concept of future values or accumulated values or maturity value. Example 2. April wants to borrow \$40,000.00 from a bank that gives an annual interest rate

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