

## Introduction to Personal Finance

### Unit 1 Project

#### Learning Goals:

- Understand financial literacy and how it relates to the financial planning process over the life cycle.
- Understand opportunity cost and time value of money calculations in relation to financial goals.

1. Today Meghan Brown purchased an investment grade gold coin for \$200,000. She expects it to increase in value at a rate of 5% compounded annually for the next 5 years. How much will the coin be worth at the end of the fifth year?

|     |              |
|-----|--------------|
| N   | 5            |
| I/Y | 5%           |
| PV  | -200000      |
| PMT | 0            |
| FV  | \$255,256.31 |

2. Nancy Sellers has been investing \$1,000 quarterly for the past 15 years in an equity mutual fund. How much is the fund worth now assuming she has earned 15% compounded quarterly on her investment?

|     |           |
|-----|-----------|
| N   | 60 months |
| I/Y | 3.75%     |
| PV  | 0         |
| PMT | -1000     |
| FV  |           |

3. John Wilson wants to give her daughter \$50,000 to start her own business in 5 years. How much should he invest today at an annual interest rate of 9% to have \$50,000 in 5 years?

|     |          |
|-----|----------|
| N   | 5        |
| I/Y | 9%       |
| PV  |          |
| PMT | 0        |
| FV  | \$50,000 |

4. Sally invested a sum of money at 10% interest, compounded monthly. She let the sum accumulate interest for 12 years and now has \$15,000. What was Sally's initial amount that she invested?

|     |            |
|-----|------------|
| N   | 144 months |
| I/Y | 10%        |
| PV  |            |
| PMT | 0          |
| FV  | \$15,000   |

5. June wants to have \$2,000,000 for her retirement in 30 years. How much should she save annually if she thinks she can earn 10% on her investments?

|     |             |
|-----|-------------|
| N   | 30 years    |
| I/Y | 10%         |
| PV  | 0           |
| PMT |             |
| FV  | \$2,000,000 |

# Answers To Brad Brooks Personal Finance

**D Kirk**



## **Answers To Brad Brooks Personal Finance:**

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## **Table of Contents Answers To Brad Brooks Personal Finance**

1. Understanding the eBook Answers To Brad Brooks Personal Finance
  - The Rise of Digital Reading Answers To Brad Brooks Personal Finance
  - Advantages of eBooks Over Traditional Books
2. Identifying Answers To Brad Brooks Personal Finance
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Answers To Brad Brooks Personal Finance
  - User-Friendly Interface
4. Exploring eBook Recommendations from Answers To Brad Brooks Personal Finance
  - Personalized Recommendations
  - Answers To Brad Brooks Personal Finance User Reviews and Ratings
  - Answers To Brad Brooks Personal Finance and Bestseller Lists
5. Accessing Answers To Brad Brooks Personal Finance Free and Paid eBooks
  - Answers To Brad Brooks Personal Finance Public Domain eBooks
  - Answers To Brad Brooks Personal Finance eBook Subscription Services
  - Answers To Brad Brooks Personal Finance Budget-Friendly Options

6. Navigating Answers To Brad Brooks Personal Finance eBook Formats
  - ePub, PDF, MOBI, and More
  - Answers To Brad Brooks Personal Finance Compatibility with Devices
  - Answers To Brad Brooks Personal Finance Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Answers To Brad Brooks Personal Finance
  - Highlighting and Note-Taking Answers To Brad Brooks Personal Finance
  - Interactive Elements Answers To Brad Brooks Personal Finance
8. Staying Engaged with Answers To Brad Brooks Personal Finance
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Answers To Brad Brooks Personal Finance
9. Balancing eBooks and Physical Books Answers To Brad Brooks Personal Finance
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Answers To Brad Brooks Personal Finance
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Answers To Brad Brooks Personal Finance
  - Setting Reading Goals Answers To Brad Brooks Personal Finance
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Answers To Brad Brooks Personal Finance
  - Fact-Checking eBook Content of Answers To Brad Brooks Personal Finance
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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