

SCHOOL OF MATHEMATICAL SCIENCES

FINAL EXAMINATION FOR B SC (HONS) IN ACTUARIAL STUDIES, B SC (HONS) FINANCIAL ANALYSIS, B SC (HONS) FINANCIAL ECONOMICS

ACADEMIC SESSION : AUGUST 2020 SEMESTER
SUBJECT : MAT1054 THEORY OF INTEREST
EXAMINATION : DECEMBER 2020
TIME ALLOWED : 3 HOURS + 10 MINUTES READING TIME

MARKING SCHEME

QUESTION 1

(a) AV of compound interest > AV of simple interest when $t > 1$ ①

Compound interest accumulated faster than simple interest at $t > 1$ ① or any correct description

(b)



②

(c) From the graph in (b): Choose simple interest when $0 < t < 1$ ①

Chose compound interest when $t > 1$ ①

Choose either one if $t = 0$ or 1 . ①

(c) $v^{2s} + v^{4s} = 1$ ① $\Rightarrow v^{2s} = \frac{-1 + \sqrt{5}}{2}$ ① $\Rightarrow (1+i)^{2s} = v^{-2s} = \left(\frac{-1 + \sqrt{5}}{2} \right)^{-1} = \frac{1 + \sqrt{5}}{2}$ ①

(d) As the matter of fact, $x = i^{(m)}$ and $y = d^{(m)}$. From $\left(1 + \frac{i^{(m)}}{m} \right) \left(1 - \frac{d^{(m)}}{m} \right) = 1$ ①

$$1 - \frac{i^{(m)} d^{(m)}}{m^2} + \frac{i^{(m)} - d^{(m)}}{m} = 1 \text{ ① } \Rightarrow \frac{1}{d^{(m)}} - \frac{1}{i^{(m)}} = \frac{1}{m} \text{ or } y^{-1} - x^{-1} = m^{-1} \text{ ①}$$

(f) (i) $(1 - 0.025)^{25 \times 12} = 0.9486$ ① (ii) $(1 - 0.025)^2 (1 - 0.025 \times \frac{1}{12})$ ① = 0.9486 ①

(g) $e^{\int_0^{20} (0.01 - 0.01)t dt} = e^4 = (1+i)^{20}$ ② So, $AV_0 = (1+i)^{15} = [(1+i)^{20}]^{0.75} = (e^4)^{0.75} = e^3$ ②

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Grading for Growth David Clark, Robert Talbert, 2023-07-03 Are you satisfied with your current and traditional grading system Does it accurately reflect your students learning and progress Can it be gamed Does it lead to grade grubbing and friction with your students The authors of this book two professors of mathematics with input from colleagues across disciplines and institutions offer readers a fundamentally more effective and authentic approach to grading that they have implemented for over a decade Recognizing that traditional grading penalizes students in the learning process by depriving them of the formative feedback that is fundamental to improvement the authors offer alternative strategies that encourage revision and growth Alternative grading is concerned with students eventual level of understanding This leads to big changes Students take time to review past failures and learn from them Conversations shift from why did I lose a point for this to productive discussions of content and process Alternative grading can be used successfully at any level in any situation and any discipline in classes that range from seminars to large multi section lectures This book offers a comprehensive introduction to alternative grading beginning with a framework and rationale for implementation and evidence of its effectiveness The heart of the book includes detailed examples including variations on Standards Based Grading Specifications Grading and ungrading of how alternative grading practices are used in all kinds of classroom environments disciplines and institutions with a focus on first hand accounts by faculty who share their practices and experience The book includes a workbook chapter that takes readers through a step by step process for building a prototype of their own alternatively graded class and ends with concrete practical time tested advice for new practitioners The underlying principles of alternative grading involve Evaluating student work using clearly defined and context appropriate content standards Giving students helpful actionable feedback Summarizing the feedback with marks that indicate progress rather than arbitrary numbers Allowing students to revise without penalty using the feedback they receive until the standards are met or exceeded This book is intended for faculty interested in exploring alternative forms of learning assessment as well as those currently using alternative grading systems who are looking for ideas and options to refine practice *Adaptive Hot Cognition: How Emotion Drives Information Processing and Cognition Steers Affective Processing* Mariska E. Kret, Bruno R. Bocanegra, 2017-05-02 Influential theories have argued that affective processing is fundamentally different from cognitive processing Others have suggested that theoretical boundaries between affective and cognitive processing are artificial and inherently problematic Over recent years different positions on these issues have fueled many empirical studies investigating the mechanisms underlying cognitive and affective processing Where and on what basis should we draw the line between cognition and emotion Are there fundamental distinctions to be made between the way emotion influences cognition and cognition influences emotion How does the reciprocal interaction between emotion and cognition lead to adaptive behavior This Research Topic explores the nature of the reciprocal interaction between emotion and cognition from a functional

perspective Learning to Teach in the Secondary School Susan Capel, Marilyn Leask, Sarah Younie, 2016-03-17 Learning to teach involves hard work and careful preparation To become an effective teacher requires pedagogical and subject knowledge an understanding of your pupils and how they learn and the confidence to respond to dynamic classroom situations Learning to Teach in the Secondary School is the market leading text for all undergraduate postgraduate and school based routes to qualified teacher status It offers an in depth and practical introduction to the knowledge skills and understanding needed to become a confident and effective teacher With a focus on evidence based practice the book includes a wealth of examples to demonstrate how to successfully apply theory to practice and how to critically analyse your practice to maximise pupil learning This 7th edition is fully updated in light of the latest initiatives evidence and research in the field offering comprehensive coverage unit by unit of the key concepts and skills addressed on initial teacher education courses in preparation for work in schools The wide range of pedagogical features support both university based work including that up to Masters Level and school based initial teacher education and are designed to help you develop those qualities that lead to good practice and a successful future in education Written by expert practitioners thirty six essential units include adopting a positive approach to managing behaviour to support learning ways pupils learn planning lessons units of work and schemes of work motivating pupils assessment inclusion and special educational needs using ICT and digital technologies pupil grouping progression and differentiation managing time workload and stress getting your first teaching post Learning to Teach in the Secondary School provides practical help and guidance for many of the situations and potential challenges you are faced with in school Supported by the Learning to Teach Subjects in the Secondary School Series it is an essential purchase for every aspiring secondary school teacher *The Assessment of Learning in Engineering Education* John Heywood, 2016-03-14 Explores how we judge engineering education in order to effectively redesign courses and programs that will prepare new engineers for various professional and academic careers Shows how present approaches to assessment were shaped and what the future holds Analyzes the validity of teaching and judging engineering education Shows the integral role that assessment plays in curriculum design and implementation Examines the sociotechnical system s impact on engineering curricula **Managing Organizations for Sustainable Development in Emerging Countries** Angappa Gunasekaran, Charbel José Chiappetta Jabbour, Ana Beatriz Lopes de Sousa Jabbour, 2017-10-02 Managing Organizations for Sustainable Development in Emerging Countries focuses on the main challenges and opportunities of managing firms and emerging economies in the light of sustainable development One of the key questions of sustainable development is how organizations from developing countries are achieving their economic goals while considering simultaneously environmental issues like conservation of natural resources eco efficiency biodiversity conservation and climate change mitigation These questions are relevant for government industry and urban sustainability However in the modern literature that discusses organizational management for sustainable development few studies focus on the reality of organizations from emerging

countries Moreover changing environmental legislation in emerging countries such as China and Brazil will affect organizational managers In this context this book may contribute to organizational management in the search for more sustainable organizations as well as deal with the challenges of managing organizations in the context of increased social problems degradation of natural resources loss of biodiversity and climate change This book was published as a special issue of the International Journal of Sustainable Development World Ecology *Who's Who in Finance and Business* Marquis Who's Who, LLC, National Register Publishing, 2005-12

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