**SAVING**

1. How much you have on the account at the end of year, if you pay at the beginning of each month $ 120.00 at interest rate of 5% p. a. [$ 1,479.00]

2. The same example, just you pay at the end of each month. How much do you save? [1,473.00]

3. What amount we have to save at the beginning of each mount to have at the end of year on the account $ 1000.00. The annually interest rate is 5%. [$ 81.136]

4. How much do you will have saved in 10 years if you save regularly $ 250 at the beginning of each quarter at an interest rate of 5 % per annum? [$12,970.952]

5. What amount we need to save at the end of each month if we require in 10 years $ 1,000,000.00. The interest rate is 5% p.a. [$ 6,476.95]

6. How much is the total amount of your saving in 6 years if you save regularly at the beginning of each quarter 15,000.00. The interest rate is 2,5% p. a. and the bank pays the interest monthly. [$ 389,584.784]

**Retirement plan**

1. What amount will provide us with an immediate annual income of $ 16,000.00 paid at the end of a year? The payment will continue for 20 years. Interest rate 5% p. a.[$ 199,395.37]

2. What is the present value of the income of $ 6,000.00, which is paid out at the end of every quarter? The income is paid for 10 years. The annual interest rate is 5%. [$ 188,796.42]

3. What amount ensure for us or for our survivors a perpetual pension of $ 5,000.00 paid out at the end of each quarter. The annual interest rate is 7%.

[$ 293,214.29]

4. How much has the father to save for his son, who is 10 years if the son should in the age of 20 begin receiving for next 5 years a regularly monthly income of $ 250.00? We know that the annual interest rate is 8% and remains unchanged.

[$ 5,788.61352]