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Solution Since 8% is the yearly interest rate, we need to know the time of the loan in years. We can convert 11 months into years by dividing 11 months by 12 (the number of months per year). Use the formula $I = Prt$, with $P = 5000$, $r = 0.08$, and $t = 11/12$ (in years). The total interest she will pay is $I = 5000 \cdot 0.08 \cdot 11/12 = 366.67$, or \$366.67. E 1

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$k(1 + i)^t$ $t \cdot k = 0$; and the value of i that solves this equation is the (nominal) yield. However, the payment of P due at time t equals $P = Q(t)$ in real terms, where $Q(t)$ denotes the value of the price index at time t ; the payment can buy $P = Q(t)$ units of the index. Thus, the equation of value in real terms is X .

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$f(t, T) = S(t) e^{r(T-t)}$ (6.11) if the stock pays no dividends. The futures prices are random, but this is caused entirely by the randomness of the prices of the underlying asset. If the futures prices depart from the values given by the above formula, it is a reflection of the market's view of future interest rate changes.

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