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This manual is written to accompany Mathematical Interest Theory, by Leslie Jane Federer Vaaler and James Daniel. It includes detailed solutions to the odd-numbered problems. There are solutions to 239 problems, and sometimes more than one way to reach the answer is presented.

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Mathematical Interest Theory: Second Edition

(c) What is the annual interest rate? Solution. (a) The principal is \$1,000. (b) The interest earned is \$1,050 - \$1,000 = \$50. (c) The annual interest rate is $\frac{50}{1000} = 5\%$ Interest rates are most often computed on an annual basis, but they can be determined for non-annual time periods as well. For example, a bank offers