

## Study Cumulative Exam - Financial Math

A combination washer/dryer costs \$1,179. New parts for this washer/dryer cost \$211, labor to repair it costs \$553, and shipping it to and from a repair center costs \$152. A full warranty, which covers all aspects of repairing the washer/dryer, costs 30% of the price of the washer/dryer. A limited warranty, which only covers labor costs, only costs 14% of the price of the washer/dryer. Assuming that the washer/dryer needs repairs which include parts, labor, and shipping, which warranty is the better deal, and by how much, rounded to the nearest dollar? - ANS - D

A lender estimates the closing costs on a home loan of \$50,000 as listed below.

Closing Cost

Charge

Loan origination

\$200

Title insurance

\$530

Attorney's fees

\$600

Appraisal

\$265

Inspection

\$575

Recording fees

\$130

Escrow

\$800

If the lender's good faith estimates are accurate, are they a reasonable amount for closing costs? Why or why not? - ANS - C

An investor buys 400 shares of stock in a fund when the net asset value is \$19.62 and the offer price is \$19.84. The investor sells these shares when the net asset value is \$43.19 and the offer price is \$43.56. Determine the amount of profit the investor earns. - ANS - D

Carmen buys 153 shares of Cawh Consolidated Banks, each of which pays a constant yearly dividend of \$7.14. After six years, how much has Carmen received in dividends? - ANS - D

Clovis wants to make a surprise visit to his uncle who lives out of town. He purchases an airline ticket for \$69. There is a 15% sales tax on the price of the

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