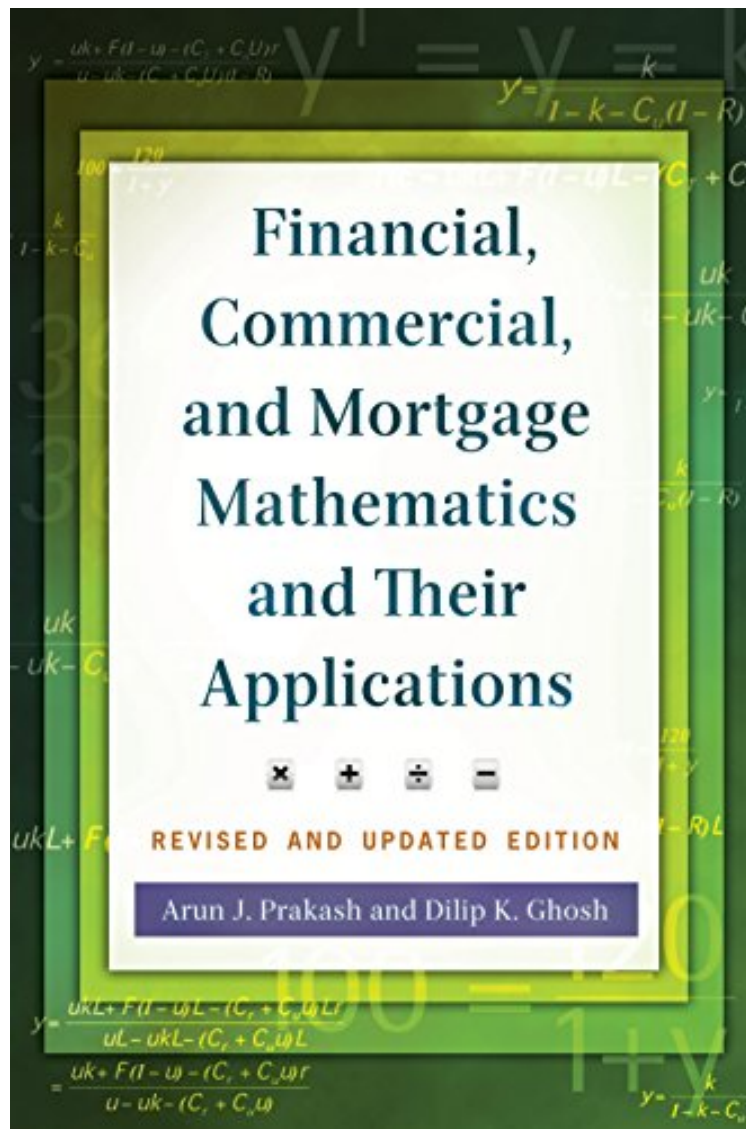


# Financial, Commercial, and Mortgage Mathematics and Their Applications, 2nd Edition

Arun Prakash, Dilip Ghosh

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Ideal for college students in intermediate finance courses, this book uniquely applies mathematical formulas to teach the underpinnings of financial and lending decisions, covering common applications in real estate, capital budgeting, and commercial loans.  
• Lays the foundation of all the topics that are typically covered in a financial management textbook or class  
• Demonstrates how the mastery of a few basic concepts—such as the time value of money under all possible situations—allows for a precise understanding of more complex topics in finance  
• Describes how all advanced capital budgeting techniques can be reduced to the simplest technique—the payback period method  
• Examines traditional financial techniques using simple interest rate and accounting rate of return methods to conclusively show how these practices are now defunct

About the Author  
Arun J. Prakash, PhD, is Knight Ridder Center Research Fellow and professor of finance at Florida International University. He also serves as director of the doctoral program in the College of Business.  
Dilip K. Ghosh is professor of finance at Gulf University of Science and Technology (GUST), Kuwait, and director of research of the Institute of Policy Analysis.