

Financial Calculus

General objectives:

This course aims to give professionals the knowledge and skills in terminology and practice used in financial mathematics to enable them to calculate the cost of the various financing options available in banks and similar institutions.

Specific objectives:

At the end of the course, professionals are able to:

- Understand and integrate the concepts associated with financial mathematics;
- What are capitalizations and how they are applied;
- Calculate and apply interest rates;
- What are rent;
- What are the most common financing operations in the market.

Target Audience:

All professionals of the financial and accounting areas in which in their activities need to know how to calculate and work with financial calculations.

Hours:

18 hours.

Program Contents:

Module I - Basics

- Financial Mathematics, Financial Calculus or Math Works Value;
- Financial operations and Financial Products;
- Interest and Interest Rate;
- Capitalization and update capital.

Module II - Capitalization

- In simple interest regime (rjs);
- In interest regime compound (RJC);
- Simple interest scheme vs compound interest scheme;
- Interest postponed and anticipated interest.

Module III - Interest rates

- Nominal;
- Effective;
- Real;
- Interest rates equivalence;
- Internal Rate of Return (IRR). IRR - Internal Rate of Return;
- Effective Annual Rate (TAE);
- Annual Effective Rate globalized (APR);
- Indexing rates.

Module IV - Rents

- Definition and classification;
- Fractional Income from the terms;
- Fractional Income from variable terms.

Module V - Financing operations

- Introduction;
- Short-term financial operations;
- Discount of bills and promissory notes;
- Factoring;
- Medium / Long-term financial operations;
- Leasing;
- ALD.

Module VI - Exercises