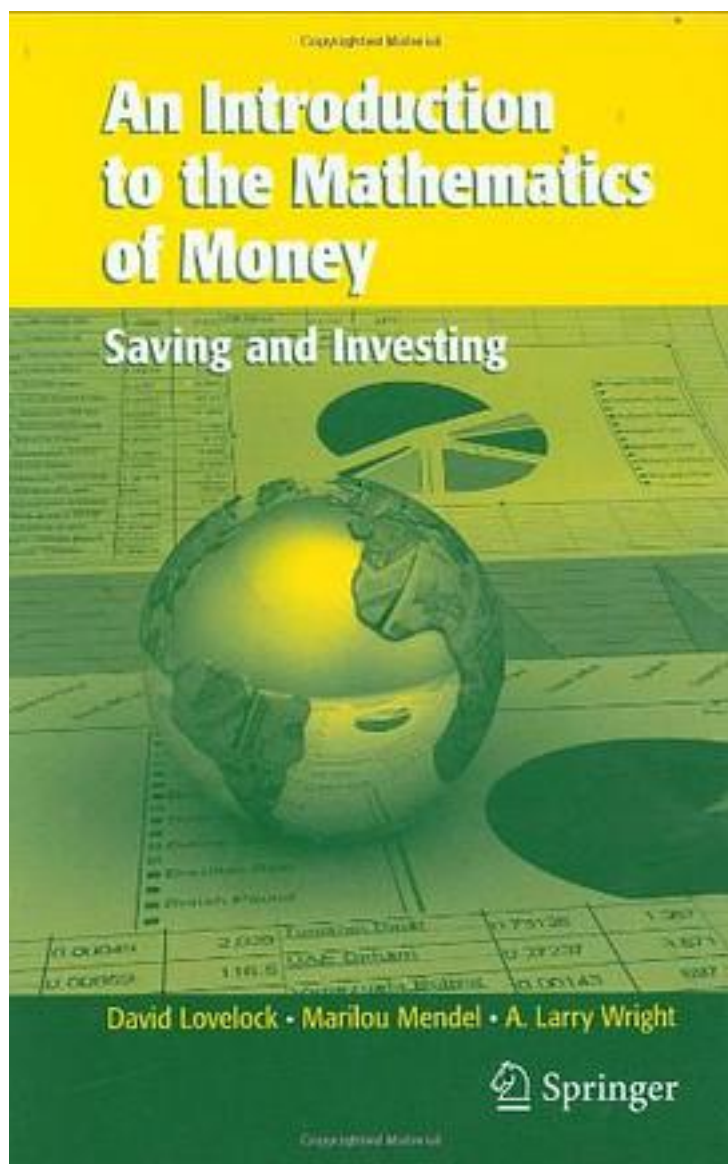# An Introduction to the Mathematics of Money

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This is an undergraduate textbook on the basic aspects of personal savings and investing with a balanced mix of mathematical rigor and economic intuition. It uses routine financial calculations as the motivation and basis for tools of elementary real analysis rather than taking the latter as given. Proofs using induction, recurrence relations and proofs by contradiction are covered. Inequalities such as the Arithmetic-Geometric Mean Inequality and the Cauchy-Schwarz Inequality are used. Basic topics in probability and statistics are presented. The student is introduced to elements of saving and investing that are of life-long practical use. These include savings and checking accounts, certificates of deposit, student loans, credit cards, mortgages, buying and selling bonds, and buying and selling stocks. The book is self contained and accessible. The authors follow a systematic pattern for each chapter including a variety of examples and exercises ensuring that the student deals with realities, rather than theoretical idealizations. It is suitable for courses in mathematics, investing, banking, financial engineering, and related topics.

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