This book is mainly intended to meet the requirements of undergraduate courses of Financial Calculus run at the University of Torino (Italy) so to provide a basic toolkit to manage the fundamental financial formulae used in the business environments.

The first chapter introduces the basic language and concepts. The classical financial laws as the simple and compound accumulation and the accumulation with advanced simple interest, are presented and compared. The second chapter proposes a short review of the most popular criteria used to make financial decisions. The third chapter contains a selection of applications and practical problems as amortizations, zero-coupon bonds, coupon bonds and consumer credit contracts, among others.

Each chapter contains a short introduction and summary of the formulae subsequently involved. A selected number of examples are solved in details, whereas a list of unsolved exercises is proposed and solutions collected at the end of the book.