

In this exercise, you will learn the differences between using double and BigDecimal data types. This will also help you learn do some basic arithmetic operations in Java.

The code provided has a Loan class that has 4 variables:

```
int years;
long principal;
double interestRate;
BigDecimal bigInterestRate;
```

It has four methods:

```
public double calcEMI()
public BigDecimal calcBigEMI()
public void getInputs()
public static void main(String[] args) {
```

You need to fill in code for three methods.

1. getInputs() gets user inputs and initializes the four variables listed above
2. calcEMI() uses primitive data type double to calculate the EMI.
3. calcBigEMI() uses BigDecimal data type to calculate the EMI.

EMI formula:

$$A = P \cdot \frac{r(1+r)^n}{(1+r)^n - 1}$$

(source: [https://en.wikipedia.org/wiki/Equated\\_monthly\\_installment](https://en.wikipedia.org/wiki/Equated_monthly_installment))

- A: periodic amortized payment (i.e. EMI)
- P: principal amount
- r: annual rate of interest
- n: number of payments to be made

Note that if you want monthly EMI, r needs to be divided by 12.

Here is the sample output for your reference:

```
Enter principal amount
500000000
Enter number of years
50
Enter annual interest rate. 5% to be entered as 0.05
0.05
***** Results *****
Principal: $5,000,000,000
Interest rate: 5.00%
Monthly EMI using double: 2.270693845488826E7
Monthly EMI using BigDecimal: 22706938.45488824390641270899
Monthly difference bigEMI - doubleEMI = -0.00000016093587
Total difference = -0.000000940636716
```

**Important:** When printing BigDecimal, you need to set its scale to handle recurring decimals, otherwise it throws ArithmeticException. This is how you would do it:

```
System.out.println("Monthly EMI using BigDecimal: " + bigEMI.setScale(20, RoundingMode.HALF_UP));
```

Here 20 means up to 20 decimal places, and RoundingMode.HALF\_UP means round up to next decimal value at the last decimal place.

# Java Practice Problems With Solutions

**Brian John Lynch**



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