## Military Institute of Science and Technology Department of Computer Science & Engineering Object Oriented Programming Sessional - CSE 206 Assignment - 03

**Problem Statement**: Write a program that defines a namespace named "Financial". The namespace contains another two namespace named "Mortgage" and "Retirement". The "Mortgage" namespace contains functions related to mortgage payments, including monthlyPayment() and totalPayments() with necessary parameters. The "Retirement" namespace contains functions related to retirement savings, including monthlySavings () and totalSavings() with necessary parameters.

Write a program that takes 'principal\_amount', 'interest\_rate', and 'number\_of\_periods' as inputs from the user, and uses these values to calculate the total payments for a mortgage and the total savings needed for retirement.

# Calculations of given functions monthlyPayment ():

```
r = r / 12.0

c = pow (1.0 + r, n) - 1.0

return (P * r) / c
```

### totalPayments ():

**return** monthly\_payment\*n

#### monthlySavings ():

```
 \begin{array}{l} r = r \: / \: 12.0. \\ c = pow \: (1.0 + r, \: n) \: - \: 1.0 \\ \textbf{return} \: P \: / \: ((pow \: (1.0 + r, \: n) \: - \: 1.0) \: / \: r) \: * \: c \end{array}
```

#### totalSavings():

return monthly\_savings \* n \* 12.0

[NB: P, r, n represent principal\_amount, interest\_rate, and the number\_of\_periods respectively]

## **Sample Input-Output:**

```
Enter Principal Amount: 200000
Enter Interest Rate: 0.06
Enter Number of Periods: 30
Total mortgage payment: 185874
Total retirement savings: 360000
Process returned 0 (0x0) execution time : 10.094 s
Press any key to continue.
```