

## Chapter 5

### The Time Value of Money

#### Answer Key

1. What is the future value of \$10,000 on deposit for 5 years at 6% simple interest?

- A. \$7,472.58
- B. \$10,303.62
- C. \$13,000.00**
- D. \$13,382.26

$$FV = PV + (PV \times r \times t)$$
$$(\$10,000) + [(\$10,000 \times .06) \times 5] = \$13,000.00$$

2. How much interest is earned in just the third year on a \$1,000 deposit that earns 7% interest compounded annually?

- A. \$70.00
- B. \$80.14**
- C. \$105.62
- D. \$140.00

$$\$1000.00 \times (1.07)^2 = \$1,144.90 \text{ after 2 years}$$
$$\$1,144.90 \times .07 = \$80.14$$

3. The concept of compound interest refers to:

- A. earning interest on the original investment.
- B. payment of interest on previously earned interest.**
- C. investing for a multiyear period of time.
- D. determining the APR of the investment.

4. When an investment pays only simple interest, this means:

- A. the interest rate is lower than on comparable investments.
- B. the future value of the investment will be low.
- C. the earned interest is nontaxable to the investor.
- D. interest is earned only on the original investment.**

5. Approximately how long must one wait (to the nearest year) for an initial investment of \$1,000 to triple in value if the investment earns 8% compounded annually?

- A. 9 years
- B. 14 years**
- C. 22 years
- D. 25 years

$$\$3,000 = \$1,000(1.08)^n$$
$$3 = (1.08)^n$$
$$\rightarrow n = \ln(3) / \ln(1.08) = 14.27$$

or approximately  $n = 14$  years.

# Money Answer

**Canadian Bankers' Association**



## Money Answer:

*The Money Answer Book* Dave Ramsey, 2010-05-16 This question and answer book is the perfect resource guide for equipping individuals with key information about everyday money matters Questions and answers deal with 100 of the most asked questions from The Dave Ramsey Show everything from budget planning to retirement planning or personal buying matters to saving for college and charitable giving This is Dave in his most popular format ask a specific question get a specific answer *Does Money Answer All Things?* Dal Mize, 2023-07-17 Does Money Answer All Things Dal Mize is an up and coming writer and the son of an old time circuit preacher As a lad Dal was taught that when life got hard he learned that time and God would help him work it out and that he could find the answer in the Bible Then one day he read a scripture that completely set him back This scripture told him that money answers all things This didn't seem to match up with what he had been taught as a youngster That day he decided to drive his own bus This book tells of his life experiences and how he learned to make Christ the Lord of his life

**Lists and Indexes** Great Britain. Public Record Office, 1963 *Senate Documents, Otherwise Publ. as Public Documents and Executive Documents* United States. Congress. Senate, 1854 *Journal of the Canadian Bankers' Association* Canadian Bankers' Association, 1899 Money, Trade and Economic Growth Harry Gordon Johnson, 1962 The Parliamentary Debates Great Britain. Parliament, 1907 **The Revised Reports** Frederick Pollock, Robert Campbell, Oliver Augustus Saunders, Arthur Beresford Cane, Joseph Gerald Pease, William Bowstead, 1911 Pitman's scheme B arithmetic standard i (-vii). Answers. Standard i-(vii). Thomas William Trought, 1902 The London magazine of light literature (conducted by W. Williams). Vol.3 is entitled London tales, poetry, sketches and travels]. Will Williams, *Senate documents*, 1893 **Maine Reports** Maine. Supreme Judicial Court, 1888 *Supreme Court Appellate Division Fourth Dept. Vol. 3071*, **Annual Report of the Insurance Department of Iowa** Iowa. Insurance Department, 1916 **The Codes of California as Amended and in Force at the Close of the Thirty-sixth Session of the Legislature, 1905 ...: Civil code** California, John F. MacLane, 1906 **California. Court of Appeal (2nd Appellate District). Records and Briefs** California (State)., **The New Law Reports**, 1924 Containing cases decided in Sri Lanka Ceylon by the Court of Appeal the Supreme Court and the Court of Criminal Appeal varies **New York Supreme Court Papers on Appeal from Order**, *House Documents* USA House of Representatives, 1872 New York Supreme Court, 1936

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web ingredients yield 4 servings 2 whole eggs 2 egg yolks 2 cups whole milk or  $1\frac{3}{4}$  cups milk plus 2 to 4 tablespoons cream 1 teaspoon vanilla extract optional pinch of salt unsalted butter for

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