

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

$$\begin{aligned} FV &= PV + (PV \times r \times t) \\ (\$10,000) &+ [(\$10,000 \times .06) \times 5] = \$13,000.00 \end{aligned}$$

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

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

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

$$\begin{aligned} \$3,000 &= \$1,000(1.08)^n \\ 3 &= (1.08)^n \\ \rightarrow n &= \ln(3) / \ln(1.08) = 14.27 \\ &\text{or approximately } n = 14 \text{ years.} \end{aligned}$$

Money Answer

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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

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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

The Top Books of the Year Money Answer The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels enthralling the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the engaging narratives that have enthralled audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Money Answer : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and thrilling novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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