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of Financial Management, 4-11, 4-12, 4-13 ~~#3 Time Value of Money (How to solve problems)~~ Financial Management Exercise 4B | ~~Time Value of Money~~ Time Value of Money (Solutions to some questions of Annuity)

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Time line Before solving the problem, List all inputs: $i = 6\%$ or 0.06
 $N = 3$ $FV = \$1191$ $PMT = 0$ Solution: By formula: $PV_0 = FV_3 \times [1/(1+i)^n]$
 $PV_0 = \$1,191 \times [1/(1+0.06)^3] = \$1,191 \times [1/(1.06)^3]$
 $= \$1,191 \times (1/1.191) = \$1,191 \times 0.8396 = \$1000$ By Table: $= FV_n \times PVIF_{i,n}$
 $PV_0 = \$1,191 \times PVIF_{6\%,3} = \$1,191 \times 0.840 = \$1000$? 0 12 6% 3 \$1191

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Chapter 4: Time Value of Money - KFUPM

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Solution: convert all cash flows to equivalent values at a single point in time (so in the same units) => once have moved to a single point

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in time can compare or combine them Ex. Would you trade \$1 today for \$2 in 20 years? => must first figure out: a) What is the equivalent value in 20 years of \$1 today? or:

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The length of time to quadruple your money is: $FV = \$4 = \$1(1.07)^t$
 $t = \ln 4 / \ln 1.07 = 20.49$ years Notice that the length of time to quadruple your money is twice as long as the time needed to double your money (the difference in these answers is due to rounding). This is an important concept of time value of money. 8.

CHAPTER 5 INTRODUCTION TO VALUATION: THE TIME VALUE OF MONEY

* Solution 1: * Solution 2: * Inflation and Present Values Example:

Your daughter is 10 years old, and you are planning to open an account to provide for her college education. Tuition for a year of college is now \$15,000. ... Time Value of Money Contents

Compounding: Value of Investing \$1 at 10% Compounding: Value

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of \$5 Invested at 10% ...

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Answers to End-of-Chapter Questions. 1-1. A firm ' s intrinsic value is estimated by security analysis and its market value is perceived by the marginal investor.

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