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set (24) What is the time value of
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the concept that money invested today can grow into a larger amount in the future. Money can also decrease in value over time.

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2. Learning Objectives • Explain why a dollar today is worth more than a dollar

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in the future • Define the terms future value • Calculate the future value of an amount and an annuity

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Future value Present value Annuities

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Show the timing of cash flows.

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intuitively can be understood as the
probability of favorable market
movement happening in the future.
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concepts 12. Answer: e Diff: M Which
of the following is most correct? a. The
present value of a 5-year annuity due
will exceed the present value of a
5-year ordinary annuity. (Assume that

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both annuities pay \$100 per period
and there is no chance of default.) b. If
a loan has a nominal rate of 10
percent, then the ...

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INTRODUCTION The whole basis of TVM is the fact \$ in the hand today is worth than a \$ to be received in the future. WHY? The basic principle suggest that the value of \$ is not

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Money, to know the real value of
same, is important in order to make financial
deposits. 2

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Chapter 6 discusses the essentials of

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compound interest, annuities and present value. These techniques are being used in many areas of financial

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6. Calculate the future value of an

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Money annuity of \$5,000 beginning today and continuing for 10 years, assuming an interest rate of 9%. $PV = \$0$ $PMT = \$5,000$ $i = 9\%$ $n = 10$ $FV = (\$82,801.4670)$ Note: $75,964.6486 \times 1.09 = 82,801.4670$

7. Mike borrows \$240,000 at 8% for a mortgage for 15 years.

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math skills needed to make long-term
decisions. Future Value of a Single

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Money; Present Value of a Single Sum ;
Future Value of an Annuity ; Present
Value of an Annuity ; Annuity Due ;
Perpetuities ; Non-annual Periods ;
Effective Annual Rates; 2 Calculators

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