CHAPTER 3 SOLUTIONS: TIME VALUE OF MONEY

Short Questions

Question 1

Set financial calculator to beginning

Financial calculator i	keery.
Input value	
Commute EW	

FV	M	1.0	PMT	PV
7	4	16%	150	150

Question 2

Financial calculator key	FV	N	1	PMT	PV
Input value	-2000	72	196 (1296/ 12)	0	?
Compute PV	Solution	= R9	7.7		

Question 3

Financial calculator key	FV	M	1	PMT	PV
Input value		10	7	-10 000	70 000
Commute Et/	Code attions	- 7.07	O.C.		

Question 4

Charles	Instalments	Full Amount	
PV	235 000	1 000 000	
FV	7 1 434 699	7 1 464 100	
PMT	235 000	0	
PV FV PMT	10%	10%	
n	4	4	

As taking the full amount gives a larger FV, that is the correct choice.

Question 5

Interest on loan is $2.500 \times 6/12 \times 12\% = 150$ Therefore payment that will be received = R2 650

PV	7 2 575 97	
FV	2 650	
PMT	0	
196	1 (12%/12)	
n	3/12	

Relating With Money Chapter Short Answer

Meera Goyal

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