

CHAPTER 3 SOLUTIONS: TIME VALUE OF MONEY

Short Questions

Question 1

Set financial calculator to beginning

Financial calculator key
Input value
Compute PV

| FV | N | I | PMT | PV |
|----|---|-----|-----|-----|
| ? | 4 | 16% | 150 | 150 |

Solution = R 881.57

Question 2

Financial calculator key

Input value
Compute PV

| FV | N | I | PMT | PV |
|-------|----|----------------|-----|----|
| -2000 | 72 | 1% (12%/12) | 0 | ? |

Solution = R 977

Question 3

Financial calculator key
Input value
Compute PV

| FV | N | I | PMT | PV |
|----|----|---|---------|--------|
| 0 | 10 | ? | -10 000 | 70 000 |

Solution = 7,07%

Question 4

| | Instalments | Full Amount |
|-----|-------------|-------------|
| PV | 235 000 | 1 000 000 |
| FV | ? 1 434 699 | ? 1 464 100 |
| PMT | 235 000 | 0 |
| I% | 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 | ? 2 575.97 |
| FV | 2 650 |
| PMT | 0 |
| I% | 1 (12%/12) |
| n | 3/12 |

Relating With Money Chapter Short Answer

Ian Pickup



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