

## CHAPTER 3 SOLUTIONS: TIME VALUE OF MONEY

### Short Questions

#### Question 1

Set financial calculator to beginning

Financial calculator key  
Input value  
Compute FV

FV	N	I	PMT	PV
?	4	16%	150	150

Solution = R 881.57

#### Question 2

Financial calculator key  
  
Input value  
Compute FV

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

Solution = R 977

#### Question 3

Financial calculator key  
Input value  
Compute FV

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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