

The business should not invest in the machine since the present value of its future profits from the machine is now less than the cost of the machine: $\$1,928.17 - \$2,000 = (\$71.83)$.

Understanding the time value of money also helps for understanding the relationship between bond prices and interest rates. A bond is a loan with a fixed interest rate called the coupon rate. Bonds are long-term fixed-rate loans of usually 20 or 30 years. The seller (borrower) of a bond agrees to pay the buyer (lender) the amount of interest specified each year plus the face value of the bond at the end of the specified period, again typically 20 or 30 years. Often the buyer of the bond (lender) incurs a liquidity problem and needs to sell the bond before it reaches its maturity. So, at what price can the owner of the bond sell the bond?

To answer that question, let's assume the original bond was a 20-year bond with a face value of \$1,000 and the coupon rate was 5 percent. That means the owner was receiving \$50 in interest payments each year and was planning on receiving the \$1,000 back at the end of year 20. But, let's further assume the owner needs some cash and wants to sell the bond after owning it for 18 years and that current interest rates for bonds with the same level of risk are now 7 percent. That means there are two more interest payments due (one next year and one two years from now) and the face value will be due at the date of maturity or 20th year (two years from now). What price can the owner sell the bond for now that current interest rates are higher?

Using the present value formula:

$$PV = \$50 / (1.07)^1 + \$1,050 / (1.07)^2 = \$46.73 + \$917.11 = \$963.84.$$

Note: Current interest rate is higher and the price of the bond is lower.

Now assume that current interest rates for bonds with the same level of risk are now 3 percent, which is lower than the 5 percent coupon rate. So, now what price can the owner sell the bond?

Using the present value formula:

$$PV = \$50 / (1.03)^1 + \$1,050 / (1.03)^2 = \$48.54 + \$1,019.42 = \$1,067.96.$$

Note: Current interest rate is lower and the price of the bond is higher. We can conclude that bond prices are inversely related to interest rates.

Final note: What would the same \$1,000 bond sell for if interest rates were still equal to the 5 percent coupon rate? Hopefully, you concluded that the price would be the same as the original price or \$1,000. To check this out using our formula:

$$PV = \$50 / (1.05)^1 + \$1,050 / (1.05)^2 = \$47.62 + \$952.38 = \$1,000.$$

1. What will \$3,000 deposited into a savings account be worth after one year if interest rates are 3 percent compounded yearly?

$$(3000 \times 0.03) + 3000 = 3090$$

Macroeconomics Activity 36 Answers

Terry C. Jones



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