

CHAPTER 1 – Financial Economics

End-of-Chapter Problems

Defining Finance

1. What are your main goals in life? How does finance play a part in achieving those goals? What are the major tradeoffs you face?

SAMPLE ANSWER:

- Finish school
- Get good-paying job which I like
- Get married and have children
- Own my own home
- Provide for family
- Pay for children's education
- Retire

How Finance Plays a Role

SAMPLE ANSWER:

- Finance helps me pay for undergraduate and graduate education and helps me decide whether spending the money on graduate education will be a good investment decision or not.
- Higher education should enhance my earning power and ability to obtain a job I like.
- Once I am married and have children I will have additional financial responsibilities (dependents) and I will have to learn how to allocate resources among individuals in the household and learn how to set aside enough money to pay for emergencies, education, vacations, etc. Finance also helps me understand how to manage risks such as for disability, life and health.
- Finance helps me determine whether the house I want to buy is a good value or not. The study of finance also helps me determine the cheapest source of financing for the purchase of that house.
- Finance helps me determine how much money I will have to save in order to pay for my children's education as well as my own retirement.

Major Tradeoffs

SAMPLE ANSWER:

- Spend money now by going to college (and possibly graduate school) but presumably make more money once I graduate due to my higher education.
- Consume now and have less money saved for future expenditures such as for a house unless we or we have more money now that consumes less than some of my friends.

Financial Decisions of Households

1. What is your net worth? What have you included among your assets and your liabilities? Would you bet the value of your potential lifetime earning power as an asset or liability? How does it compare in value to other assets you have listed?

SAMPLE ANSWER:

I _____ (very possibly negative at this point)

Assets

- Checking account balance
- Savings account balance
- Furniture/furniture (net)
- Car (possibly)

Liabilities

- Student loans
- Credit card balance
- If owning, remainder of rental agreement (unless subletting is a possibility)
- Car payments (possibly)

Students typically don't think about the high value of their potential lifetime earning power when calculating their net worth but for young people it is often their most valuable asset.

1. How are the financial decisions faced by a single person living alone different from those faced by the head of a household with responsibility for several children of school age? Are the tradeoffs they have to make different, or will they evaluate the tradeoffs differently?

A single person needs only to support himself and therefore can make every financial decision on his own. If he does not want health insurance (and is willing to face the financial risks associated with that decision) then no one will be affected by that decision other than that single person. In addition, this person needs to make no decisions about allocating income among dependents. A single person is very mobile and can choose to live almost anywhere. The tradeoffs this individual makes generally concern issues of consuming (or spending) today versus saving for consumption tomorrow. Since this person is supporting only himself, the need to save now is less important than for the head of household discussed next.

The head of household with several children must share resources (income) among dependents. This individual must be prepared to deal with risk management issues such as how to be prepared for potential financial emergencies (such as a serious health problem experienced by a member of the family or home owners insurance in case of a fire or other mishaps). Because there are more people in this household than with a single person, there are greater risks that someone will get sick or injured. And because there are dependents, the wage earner(s) should think carefully about life and disability insurance. In addition, the family is not as mobile as the single individual. Because of the school age children, the family might want to live near "good schools" thinking that a stronger education will eventually help these children's future well being and financial situation. Thus, the tradeoffs for the head of household are more complex: more money is needed to consume today (to do the work to support more dependents), but a lot more money is also needed to save for future expenses such as education and housing and more money is needed for risk management such as life and disability insurance.

4. Family A and Family B both consist of a father, mother and two children of school age. In Family A both spouses have jobs outside the home and earn a combined income of \$100,000 per year. In Family B, only one spouse works outside the home and earns \$100,000 per year. How do the financial circumstances and decisions faced by the two families differ?

With two wage earners, there is less risk of a total loss of family income due to unemployment or disability than there is in a single wage earning household. The single wage earning family will probably want more disability and life insurance than the two wage earning family. On the flip side, however, the two wage earning family may need to spend extra money on child care expenses if they need to pay someone to watch the children after school.

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