

Future Value and Present Value

Time Value of Money



Assume the term structure of interest rate (discount rate/opportunity cost of capital/required rate of return) is flat.

$$R(1) = R(2) = \dots R(n)$$

1. Simple Interest

$$FV = PV(1 + Nr) \Leftrightarrow PV = \frac{FV}{(1 + Nr)}$$

2. Compound Interest

(E.g. Annual compounding interval)

$$FV = PV(1 + r)^N \Leftrightarrow PV = \frac{FV}{(1 + r)^N}$$

3. Normal

Future Value (at the end of N years)
Of SPV invested at r% p.a. compounded
M times a year

$$FV_{mN} = SPV \left[1 + \left(\frac{r}{m} \right) \right]^{mN}$$

4. Continuous

All other things equal;
M & FV: Positively correlated
M and FV: Negatively correlated
When m approaches infinity

$$FV = PVe^{rN}$$

Present Value and Net Present Value

Discounted Cash Flow

$$PV \text{ of } C_n = DF_n(C_n) = \frac{C_n}{(1+rn)^n}$$

$$DF_n = \frac{1}{(1+rn)^n}$$

$$PV = \sum_{n=1}^N \frac{C_n}{(1+r_n)^n}$$

$$NPV = PV(\text{Benefits}) - PV(\text{Costs})$$

$$NPV = C_0 + \sum_{n=1}^N \frac{C_n}{(1+r)^n}$$

NPV Rule (Basic)

NPV > 0 → Accept

NPV < 0 → Reject

Usually $C(0) < 0$. C_n can be positive/negative/0

Financial Math Chapter 1 money In Review Answers

David Baud



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Table of Contents Financial Math Chapter 1money In Review Answers

1. Understanding the eBook Financial Math Chapter 1money In Review Answers
 - The Rise of Digital Reading Financial Math Chapter 1money In Review Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Financial Math Chapter 1money In Review Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Financial Math Chapter 1money In Review Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Math Chapter 1money In Review Answers
 - Personalized Recommendations
 - Financial Math Chapter 1money In Review Answers User Reviews and Ratings
 - Financial Math Chapter 1money In Review Answers and Bestseller Lists
5. Accessing Financial Math Chapter 1money In Review Answers Free and Paid eBooks
 - Financial Math Chapter 1money In Review Answers Public Domain eBooks
 - Financial Math Chapter 1money In Review Answers eBook Subscription Services

- Financial Math Chapter 1money In Review Answers Budget-Friendly Options
- 6. Navigating Financial Math Chapter 1money In Review Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Financial Math Chapter 1money In Review Answers Compatibility with Devices
 - Financial Math Chapter 1money In Review Answers Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Financial Math Chapter 1money In Review Answers
 - Highlighting and Note-Taking Financial Math Chapter 1money In Review Answers
 - Interactive Elements Financial Math Chapter 1money In Review Answers
- 8. Staying Engaged with Financial Math Chapter 1money In Review Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Financial Math Chapter 1money In Review Answers
- 9. Balancing eBooks and Physical Books Financial Math Chapter 1money In Review Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Financial Math Chapter 1money In Review Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Financial Math Chapter 1money In Review Answers
 - Setting Reading Goals Financial Math Chapter 1money In Review Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Financial Math Chapter 1money In Review Answers
 - Fact-Checking eBook Content of Financial Math Chapter 1money In Review Answers
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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