



3

Using time value of money tables, calculate the following:  
[Exhibit 1-C](#), [Exhibit 1-D](#).

10 Points

(a) The future value of \$450 six years from now at 9 percent.  
 3 decimal places and final answer to 2 decimal places.

Future value

Hint

Hint

References

(b) The future value of \$700 saved each year for 10 years at 8 percent.  
 value factor to 3 decimal places and final answer to 2 decimal places.

Future value



Hints

Viewing

Hint #1



The future value of \$800 saved each year for 10 years at 8%.

Exhibit 1-B Future Value of Compounded Sum of \$1 Paid in at the End of Each Period for a Specified Number of Time Periods (per Annuity)

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%
1	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2	2.010	2.040	2.061	2.082	2.103	2.125	2.147	2.169	2.191	2.213	2.235
3	3.030	3.080	3.093	3.122	3.151	3.181	3.211	3.241	3.271	3.301	3.331
4	4.061	4.122	4.151	4.182	4.213	4.244	4.275	4.306	4.337	4.368	4.399
5	5.101	5.175	5.206	5.238	5.270	5.302	5.334	5.366	5.398	5.430	5.462
6	6.151	6.238	6.270	6.302	6.334	6.366	6.398	6.430	6.462	6.494	6.526
7	7.213	7.302	7.334	7.366	7.398	7.430	7.462	7.494	7.526	7.558	7.590
8	8.286	8.375	8.407	8.439	8.471	8.503	8.535	8.567	8.599	8.631	8.663
9	9.371	9.460	9.492	9.524	9.556	9.588	9.620	9.652	9.684	9.716	9.748
10	10.469	10.558	10.590	10.622	10.654	10.686	10.718	10.750	10.782	10.814	10.846
11	11.579	11.668	11.700	11.732	11.764	11.796	11.828	11.860	11.892	11.924	11.956
12	12.699	12.788	12.820	12.852	12.884	12.916	12.948	12.980	13.012	13.044	13.076
13	13.829	13.918	13.950	13.982	14.014	14.046	14.078	14.110	14.142	14.174	14.206
14	14.969	15.058	15.090	15.122	15.154	15.186	15.218	15.250	15.282	15.314	15.346
15	16.119	16.208	16.240	16.272	16.304	16.336	16.368	16.400	16.432	16.464	16.496
16	17.279	17.368	17.400	17.432	17.464	17.496	17.528	17.560	17.592	17.624	17.656
17	18.439	18.528	18.560	18.592	18.624	18.656	18.688	18.720	18.752	18.784	18.816
18	19.600	19.688	19.720	19.752	19.784	19.816	19.848	19.880	19.912	19.944	19.976
19	20.760	20.848	20.880	20.912	20.944	20.976	21.008	21.040	21.072	21.104	21.136
20	21.920	22.008	22.040	22.072	22.104	22.136	22.168	22.200	22.232	22.264	22.296
21	23.080	23.168	23.200	23.232	23.264	23.296	23.328	23.360	23.392	23.424	23.456
22	24.240	24.328	24.360	24.392	24.424	24.456	24.488	24.520	24.552	24.584	24.616
23	25.400	25.488	25.520	25.552	25.584	25.616	25.648	25.680	25.712	25.744	25.776
24	26.560	26.648	26.680	26.712	26.744	26.776	26.808	26.840	26.872	26.904	26.936

$$\$800 \times 14.487 = \$11,589.60 \text{ (FV of table Exhibit 1-B)}$$

0:25 / 1:00

1x

# Mcgraw Hill Personal Finance Activity 10 Answers

**CL Gary**



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