

Chapter 17 - Financial Economics

McConnell Brue Flynn 22e

PROBLEMS

1. Suppose that you invest \$100 today in a risk-free investment and let the 4 percent annual interest rate compound. Rounded to full dollars, what will be the value of your investment 4 years from now? LO2

Answer: \$117.

Feedback:

After the first year you will have \$104 $[(1 + 0.04) \times \$100 = \$100 \text{ (principal)} + \$4 \text{ (interest)}]$.

Carrying this \$104 forward another year will give you \$108.16 $[(1 + 0.04) \times \$104 = \$104 \text{ (principal)} + \$4.16 \text{ (interest)}]$ two years from now.

Carrying this \$108.16 forward another year will give you \$112.4864 $[(1 + 0.04) \times \$108.16]$ three years from now.

Carrying this \$112.4864 forward another year will give you \$116.98585 $[(1 + 0.04) \times \$112.4864]$ four years from now.

Rounding to the nearest dollar gives us \$117.

An easier way to calculate this value is to recognize that we multiply each consecutive value by the $(1 + 0.04)$.

Which implies we have the value four years from now of:

$$\text{Value} = (1 + 0.04)(1 + 0.04)(1 + 0.04)(1 + 0.04) \times \$100 = (1 + 0.04)^4 \times \$100 = \$117 \text{ after rounding.}$$

In general, we have the formula

$\text{Value} = (1 + i)^t X$ where i is the interest rate, t is the number of years of compounding, and X is the initial investment.

2. Suppose that you desire to get a lump sum payment of \$100,000 two years from now. Rounded to full dollars, how many current dollars will you have to invest today at a 10 percent interest to accomplish your goal? LO2

Answer: \$82,645.

Feedback:

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Robert C. Bingham



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Jan J Janse van Rensburg is a lecturer at the University of Pretoria His main area of interest is in teaching and course development with a focus on Principles of Economics He also specializes in Health Economics concentrating on the economic effects and costs of substance abuse Campbell R McConnell was a professor at the University of Nebraska Lincoln where he taught from 1953 until his retirement in 1990 Stanley L Brue is a professor at Pacific Lutheran University where he has been honoured as a recipient of the Burlington Northern Faculty Achievement Award Sean M Flynn is an associate professor of economics at Scripps College in Claremont California

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Table of Contents Answers Chapter 31 McConnell Brue Economics

1. Understanding the eBook Answers Chapter 31 McConnell Brue Economics
 - The Rise of Digital Reading Answers Chapter 31 McConnell Brue Economics
 - Advantages of eBooks Over Traditional Books
2. Identifying Answers Chapter 31 McConnell Brue Economics
 - 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 Answers Chapter 31 McConnell Brue Economics
 - User-Friendly Interface
4. Exploring eBook Recommendations from Answers Chapter 31 McConnell Brue Economics
 - Personalized Recommendations
 - Answers Chapter 31 McConnell Brue Economics User Reviews and Ratings
 - Answers Chapter 31 McConnell Brue Economics and Bestseller Lists
5. Accessing Answers Chapter 31 McConnell Brue Economics Free and Paid eBooks
 - Answers Chapter 31 McConnell Brue Economics Public Domain eBooks
 - Answers Chapter 31 McConnell Brue Economics eBook Subscription Services
 - Answers Chapter 31 McConnell Brue Economics Budget-Friendly Options
6. Navigating Answers Chapter 31 McConnell Brue Economics eBook Formats
 - ePub, PDF, MOBI, and More
 - Answers Chapter 31 McConnell Brue Economics Compatibility with Devices
 - Answers Chapter 31 McConnell Brue Economics Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Answers Chapter 31 McConnell Brue Economics
 - Highlighting and Note-Taking Answers Chapter 31 McConnell Brue Economics
 - Interactive Elements Answers Chapter 31 McConnell Brue Economics
8. Staying Engaged with Answers Chapter 31 McConnell Brue Economics

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Answers Chapter 31 McConnell Brue Economics
- 9. Balancing eBooks and Physical Books Answers Chapter 31 McConnell Brue Economics
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Answers Chapter 31 McConnell Brue Economics
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Answers Chapter 31 McConnell Brue Economics
 - Setting Reading Goals Answers Chapter 31 McConnell Brue Economics
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Answers Chapter 31 McConnell Brue Economics
 - Fact-Checking eBook Content of Answers Chapter 31 McConnell Brue Economics
 - 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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