Chapter 17 - Financial Economics

McConnell Brue Flynn 22e

PROBLEMS

 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 (interest)

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

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

Carrying this \$112.4864 forward another year will give you \$116.98585 [= (1 + 0.04) × \$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 Value = $(1 + 0.04)(1 + 0.04)(1 + 0.04)(1 + 0.04) \times \$100 = (1 + 0.04)' \times \$100 = \$117$ after rounding.

In general, we have the formula $Value = fI + \theta'X$ where I is the interest rate, I is the number of years of compounding, and X is the initial investment.

 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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Stanley Brue, Campbell McConnell

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