

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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Stanley Brue, Campbell McConnell



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