

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.

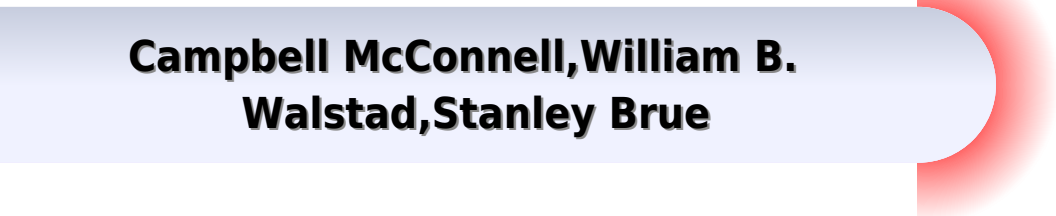
2. Suppose that you desire to get a lump sum payment of \$100,000 two years from now. Rounded to full dollars, how many current dollars will you have to invest today at a 10 percent interest to accomplish your goal? LO2

Answer: \$82,645.

Feedback:

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**Campbell McConnell, William B.
Walstad, Stanley Brue**



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EBOOK: Economics: A Southern African Context, 3e J. van Rensburg, Campbell McConnell, Stanley Brue, Sean Flynn, 2021-04-22 Economics studies how people businesses and governments use resources What shapes our decisions How do we allocate goods and services What does a rational choice look like In this third edition of Economics A Southern African Context the authors expertly guide us through the key principles of economics providing a solid foundation in the subject The text combines relevant Southern African examples with a clear and accessible narrative By encouraging critical engagement with economic theories it provides a basis for examining today s economic social and political issues Key Features A new structure to refocus the book and align with teaching Additional online chapters including the Economics of Pandemics available in Connect Fully updated pedagogy including Interactive Graphs Last Word and Quick Quiz boxes Discussions on new developments in economics such as the consequences of COVID 19 and the impact of BRICS membership on trade in South Africa Revised end of chapter content to test comprehension including Review Questions Discussion Questions and Problems available in Connect Economics A Southern African Context is available with McGraw Hill s Connect the online

learning platform which features resources to help faculty and institutions improve student outcomes and course delivery efficiency 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

Macroeconomics Campbell R. McConnell, Thomas Paul Barbiero, Stanley L. Brue, 2002 The major goals of this revision have been to streamline the text and to present more student oriented examples We are also providing a new design with enhanced four colour graphics Much fine tuning and trimming has gone into almost every chapter resulting in a more approachable textbook for your students Several chapters that are rarely used will now appear on the book's website The 9th edition will be much better integrated with the book's website where students can get additional information and or current events associated with many major topics in the text Also the website will have Want to see the Math Notes for those instructors that choose a more sophisticated math treatment of the major topics in both Micro and Macro Another commitment to Instructor Support will be the annual updating of time sensitive PowerPoint slides

EBOOK: Economics, South African Edition J. van Rensburg, Campbell McConnell, Stanley Brue, 2015-03-16 EBOOK Economics South African Edition

Contemporary Labor Economics Campbell R. McConnell, Stanley L. Brue, David A. Macpherson, 2003 This textbook presents the new labor economics While traditional topics such as labor law structure of unions and collective bargaining are included the focus is on labor economics as an applied field of micro and macro theory The authors assert that labor economics has become a critical part of the core of analytical economics and not merely tangential Micro and Macro Economic principles are the only prerequisites to this one term book

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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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