

7. Present Value: Your uncle offers you a choice of **\$100,000** in **10 years** or **\$45,000** today. If money is discounted at **8 percent**, which should you choose?

Explanation (you have the opportunity whether to receive \$45,000 to day or wait 10 years to receive \$100,000. If we assume the discounting rate is 8%, how much the \$100,000 would be worth today?)

9-7. Solution:

Appendix B

$$PV = FV \times PVIF (8\%, 10 \text{ periods})$$

$$PV = \$100,000 \times .463 = \$46,300$$

Choose \$100,000 after 10 years.

8. Present Value: In Problem 7, if you had to wait until 12 years to get the \$100,000, would your answer change? All other factors remain the same.

9-8. Solution:

Appendix B

$$PV = FV \times PVIF (8\%, 12 \text{ periods})$$

$$FV = \$100,000 \times .397 = \$39,700$$

Choose \$45,000 today.

17. Present value: The Western Sweepstakes has just informed you that you have won \$1 million. The amount is to be paid out at the rate of \$50,000 a year for the next 20 years. With a discount rate of 12 percent, what is the present value of your winnings?

9-17. Solution:

Appendix D

$$PVA = A \times PVIFA (12\%, 20 \text{ periods})$$

$$PVA = \$50,000 \times 7.469 = \$373,450$$

19. Future value (LO2) Bruce Sutter invests \$2,000 in a mint condition Nolan Ryan baseball card. He expects the card to increase in value 20 percent a year for the next five years. After that, he anticipates a 15 percent annual increase for the next three years. What is the projected value of the card after eight years?

Explanation (Bruce Sutter will invest \$2,000(Present Value) in buying a baseball card. He expects the card value will increase by 20% for the first 5 years, and then by only 15% for the next 3 years (8 years in total). how much the card would be worth after 8 years?

Step 1: we compute the future value for the card for the first 5 years at interest rate of 20%, then

Step 2: we compute the future value for the card for the next 3 years at interest rate of 15%, in this stage the present value will be the future value for "STEP 2"

9-19. Solution:

Appendix A

$$FV = PV \times FVIF (20\%, 5 \text{ periods})$$

$$= \$2,000 \times 2.488 = \$4,976$$

$$FV = PV \times FVIF (15\%, 3 \text{ periods})$$

$$= \$4,976 \times 1.521 = \$7,568.50$$

Chapter 9 Relating With Money Test Answers

Yicheng Fang



Chapter 9 Relating With Money Test Answers:

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[The Cointegrated VAR Model](#) Katarina Juselius, 2006-12-07 This valuable text provides a comprehensive introduction to VAR modelling and how it can be applied In particular the author focuses on the properties of the Cointegrated VAR model and its implications for macroeconomic inference when data are non-stationary The text provides a number of insights into the links between statistical econometric modelling and economic theory and gives a thorough

treatment of identification of the long run and short run structure as well as of the common stochastic trends and the impulse response functions providing in each case illustrations of applicability This book presents the main ingredients of the Copenhagen School of Time Series Econometrics in a transparent and coherent framework The distinguishing feature of this school is that econometric theory and applications have been developed in close cooperation The guiding principle is that good econometric work should take econometrics institutions and economics seriously The author uses a single data set throughout most of the book to guide the reader through the econometric theory while also revealing the full implications for the underlying economic model To test ensure full understanding the book concludes with the introduction of two new data sets to combine readers understanding of econometric theory and economic models with economic reality **Math**

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In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Chapter 9 Relating With Money Test Answers**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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