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a dollar received today is worth more than a dollar promised at some time in the future. Interest. Payment for the use of money, the excess cash received over and above the amount lent or borrowed.

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Chapter 6: The Time Value of Money 1. The Time Value of Money Chapter 6 2. Learning Objectives □ Explain why a dollar today is worth more than a dollar in the future □ Define the terms future value □ Calculate the future value of an amount and an annuity

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CHAPTER 6. Time Value of Money Future value Present

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value Annuities Rates of return Amortization 6-1 Time lines 0
1 2 3 $i\%$ CF0 CF1 CF2 CF3 Show the timing of cash flows.

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Financial Management, Fall 2020 Financial Management
Konan Chan 2 Topics Covered Future Values Present Values
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Time value intuitively can be understood as the probability of favorable market movement happening in the future. Markets might ...

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Chapter 6 - Page 4 Time value concepts 12. Answer: e Diff:

M Which of the following is most correct? a. The present value of a 5-year annuity due will exceed the present value of a 5-year ordinary annuity. (Assume that both annuities pay \$100 per period and there is no chance of default.) b. If a loan has a nominal rate of 10 percent, then the ...

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~~Chapter 6 Time value of money – Time Value of Money Basic~~

~~...~~

TIME VALUE OF MONEY Chapter 6 (Text book ch 5 & ch 6)

INTRODUCTION The whole basis of TVM is the fact \$ in the hand today is worth than a \$ to be received in the future.

WHY? The basic principle suggest that the value of \$ is not same, to know the real value is important in order to make financial decision. 2

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Chapter 6 discusses the essentials of compound interest, annuities and present value. These techniques are being

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used in many areas of financial

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CHAPTER 6: TIME VALUE OF MONEY □ 6-1: Time Lines □ 6-11: Perpetuities □ 6-2: Future Value □ 6-12: Uneven Cash Flows □ 6-3: Present Value □ 6-13: Future Value Of An Uneven □ 6-4: Finding The Interest Rate, I Cash Flow Stream

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▣ 6-5: Finding The Number Of ▣ 6-14: Semiannual And Other Years, N Compounding Periods ▣ 6-6: Annuities ▣ 6-15: Comparing Interest Rates ▣ 6-7 ...

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153 Chapter 6 | Time Value of Money 6. Calculate the future value of an annual annuity of \$5,000 beginning today and continuing for 10 years, assuming an interest rate of 9%. $PV = \$0$ $PMT = \$5,000$ $i = 9\%$ $n = 10$ $FV = (\$82,801.4670)$
Note: $75,964.6486 \times 1.09 = 82,801.4670$ 7. Mike borrows \$240,000 at 8% for a mortgage for 15 years.

~~Chapter 6 Time Value of Money EXERCISES AND SOLUTIONS 1 ...~~

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Title: Chapter 6: Time Value of Money 1 Chapter 6 Time Value of Money. Purpose Provide students with the math skills needed to make long-term decisions. Future Value of a Single Sum ; Present Value of a Single Sum ; Future Value of an Annuity ; Present Value of an Annuity ; Annuity Due ; Perpetuities ; Non-annual Periods ; Effective Annual Rates; 2 Calculators

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