

Chapter 3

The Time Value of Money (Part 1)

LEARNING OBJECTIVES

(Slides 3-1 to 3-2)

1. Calculate future values and understand compounding.
2. Calculate present values and understand discounting.
3. Calculate implied interest rates and waiting time from the time value of money equation.
4. Apply the time value of money equation using a formula, a calculator, and a spreadsheet.
5. Explain the Rule of 72, a simple estimation of doubling values.

IN A NUTSHELL.....

This chapter is the first in a two-part unit on the time value of money. It provides an introduction to financial mathematics, a sound understanding of which is imperative for a student to do well in the later, more complex topics of corporate finance. The students should be well grounded in measuring future values, present values, interest rates, and number of periods necessary to achieve various cash flow streams.

The author covers the compounding and discounting techniques associated with single cash outflows and inflows over a single period of time such as a year as well as over multiple periods of time. He shows how time value problems associated with single cash flow streams are a function of four variables i.e. the present value (PV), future value (FV), interest rate (i), and number of periods (n) involved, and can be solved by hand using a formula, a financial calculator, a spreadsheet program such as Excel, or time value of money tables. It is important to let students know that tables are fairly limited in scope, since they only provide interest factors for discrete time and interest rate intervals, and that proper knowledge of using a financial calculator or a spreadsheet is the key to doing these problems quickly and accurately. The author ends with a discussion of some common applications of time value functions, such as planning for retirement, and the Rule of 72, which is used for estimating the number of years or the required rate of return necessary to double a sum of money.

LECTURE OUTLINE

3.1 Future Value and Compounding Interest (Slides 3-3 to 3-11)

When a sum of money is invested into an account which pays a rate of interest for the period during which the money is invested, the value of money at the end of the stated period is called the future or compound value of that sum of money. This type of calculation is done when determining the attractiveness of alternative investments or

Financial Management Chapter 3 Solutions

**R. Charles Moyer, James R.
McGuigan, William J. Kretlow**



Financial Management Chapter 3 Solutions:

Financial Management [Revised Edition] John Smeur, 2019-08-05 This book introduces key concepts and methods in business financial management. It consists of two parts. Part one is structured around start up investments and key financing decisions facing entrepreneurs during their first year in business. The instruments examined include the investment budget, financing plan, the opening balance sheet, financial planning for profits and liquidity, the closing balance sheet, and a complete treatment of ratio analysis. Part two is about cost prices, budgeting, and variance analysis, profit calculation methods, and break even point, and finally calculations of the returns to alternative investment options. All of these subjects are treated in an accessible stepwise manner and are accompanied with illuminating examples. The combination of theoretical rigor and simple explanations makes the present volume indispensable for both students and entrepreneurs. *Basic Financial Management* David F. Scott, 1988

Financial Management Information Systems and Open Budget Data Cem Dener, World Bank, Saw Young Min, 2013-10 This study is the first attempt to explore the effects of Financial Management Information Systems on publishing open budget data and improving budget transparency and develop some guidelines on relevant aspects. The findings of the study are expected to provide a comprehensive view of the current government practices. *Basic Financial Management*, 1991

Basic Financial Management Arthur J. Keown, 1985

Contemporary Financial Management R. Charles Moyer, James R. McGuigan, William J. Kretlow, 1992

Public Service Information Technology Edward Uechi, 2019-11-08 Public Service Information Technology explains how all areas of IT management work together. Building a computer based information system is like constructing a house; different disciplines are employed and need to be coordinated. In addition to the technical aspects like computer networking and systems administration, the functional business management and strategic aspects are all equally important. IT is not as simple as expecting to use a software program in three months. Information Technology is a complex field that has multiple working parts that require proper management. This book demystifies how IT operates in an organization, giving the public manager the necessary details to manage Information Technology and to use all of its resources for proper effect. This book is for technical IT managers and non technical non IT managers and senior executive leaders. Not only will the Chief Information Officer, the IT Director, and the IT Manager find this book invaluable to running an effective IT unit, the Chief Financial Officer, the HR Director, and functional managers will understand their roles in conjunction with the technical team. Every manager at all levels of the organization has a small yet consequential role to play in developing and managing an IT system. With practical guidelines and worksheets provided in the book, both the functional team and the technical team will be able to engage collaboratively to produce a high quality computer based information system that everyone involved can be proud to use for many years and that can deliver an effective and timely public program to citizens. This book includes multiple layers of security controls your organization can develop and maintain, providing greater protection against cyber threats. Job related

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Fundamentals of Financial Management James C. Van Horne, John Martin Wachowicz, 1998 Intended as an introductory course this text contains updated institutional material international in scope the effects of electronic commerce It provides tips Q A s and special features and is Web site supported **Financial Management** Raymond Brooks, 2010 Provides an introductory text on the core concepts of finance that first connects readers with their personal financial experiences before discussing aspects of corporate finance Covers subjects such as the time value of money bond pricing stock valuation capital decision making forecasting and performance evaluation Includes worked examples **Financial Management and Recordkeeping** Jeffrey R. Stewart (Jr.), 1994 A textbook for instruction in personal and business financial management and recordkeeping as well as in basic accounting *Money Movement: Predictable Revenue Streams* Sofia Lane, 2026-03-02 This book analyzes the structural dynamics behind steady reliable business income It uncovers how disciplined cash flow management paired with diversified revenue channels creates financial resilience and strategic optionality By merging operational precision with adaptive planning it reframes income generation as an engineered system rather than a reactive pursuit Readers learn the importance of timing liquidity and sustainability in maintaining growth equilibrium where predictability becomes the foundation for long term endurance and informed expansion *Computational Auction Mechanisms for Restructured Power Industry Operation* Gerald B. Sheblé, 2012-12-06 Electric energy must be treated as a commodity which can be bought sold and traded taking into account its time and space varying values and costs Spot Pricing of Electricity Schweppe et al 1988 *Computational Auction Mechanisms for Restructured Power Industry Operation* outlines the application of auction methods for all aspects of power system operation primarily for a competitive environment A complete description of the industry structure as well as the various markets now being formed is given A thorough introduction to auction basics is included to explain how auctions have grown in other industries Auction methods are compared to classical techniques for power system analysis operations and planning The traditional applications of economic dispatch optimal power flow and unit commitment are compared to auction mechanisms Algorithms for auctions using linearized power flow equations DC power flow equations and AC power flow equations are included The bundling of supportive services known as ancillary services within the United States is discussed Extensions to the basic auction algorithms for inclusion of supportive services as well as algorithms for scheduling and bidding on generation for GENCOs or independent power producers are presented Algorithms for scheduling and contracting with customers are also presented

for energy service companies An introduction to the various commodity and financial market products includes the use of futures and options for GENCOs The material is useful for students performing research on the new business environment based on competition Regulators will find information on initial methods of designing and evaluating market systems and power exchange and financial analysts will find information on the interdependence of markets and power system based techniques for risk management This information compares the new business environment solutions with old business environment solutions Computational Auction Mechanisms for Restructured Power Industry Operation provides a first introduction to how electricity will be traded as a commodity in the future

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Review Grant W. Newton,1986 **Study Guide/Workbook to accompany Foundations of Financial Management**

Stanley Block,Geoffrey Hirt,2004-03-18 This valuable resource created by Dwight C Anderson provides chapter summaries outlines with page references and additional problems and multiple choice questions with solutions for practice This can be bundled with the text at a discount by ordering ISBN 0073665630 Foundations of Financial Management Dwight

Anderson,1991-10 **Smart Inventory Solutions** Phillip Slater,2010 Engineers and reliability professionals are increasingly being held accountable for materials and spare parts inventory management and in response they need to gain a better understanding of materials and spare parts inventory management principles and practices This practical book delivers just that This new edition will help you get the right parts in the right place at the right time for the right reason Fully revised it provides specific coverage of the issues faced in and requirements for managing engineering materials and spare parts and what to do to improve your results It includes 29 exclusive examples and real life case studies to demonstrate the application of the concepts and ideas so that you will easy and quickly understand how to implement them What s more it will show you What to do to truly optimize your inventory holdings Why inventory levels are almost always too high How to identifying the factors that have greatest impact on your inventory levels When to apply the 7 Actions for Inventory Reduction Where to focus your efforts for greatest effect and Who to involve in taking action The concepts ideas tools and processes in this book have helped many companies achieve and sustain results that other inventory tools and approaches just could not match And it is sure to help you achieve true inventory optimization as well Features The second edition includes A new chapter on The Mechanics of Inventory Management a pragmatic review of the management of inventory including Introducing the Materials and Inventory Management Cycle Comparing theoretical and actual inventory outcomes Discussion on normal and Poisson distribution models How to determine the re order point How to determine the re order quantity and Commentary on Monte Carlo simulation An expanded chapter on the financial impact of inventory including a discussion of the key reports that need to be understood Chapters on the influence of policies procedures and people Additional discussion on issues faced and how to address them An expansion of the central process discussed in the first edition to a more comprehensive review process Inventory Process TM Optimization An expanded section on executing an

inventory review program A closing where to from here chapter 57 figures and diagrams 30 of them new and the others all revised and updated and six new tables with 8 in total Eight new checklists specifically included as a new tool for the reader and is the result of direct reader requests An expanded glossary Study Guide for Boone/Kurtz/Hearth's Planning Your Financial Future, 4th Louis E. Boone,David L. Kurtz,Douglas Hearth,2005-03-14 Contains chapter outlines key terminology exercises conceptual questions and experiential problems that provoke interest and apply chapter topics in real world settings *Essentials of Financial Management* George E. Pinches,1996 A Freeway Management Handbook ,1984
 Financial Management; Cases and Readings Pearson Hunt,Victor L. Andrews,1968 Successor to Cases in financial management by R L Masson P Hunt and R N Anthony Bibliographical footnotes

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web feb 17 2022 exercise 1 match the words with their meaning exercise 2 watch the video prepositional phrases to answer the following questions with examples state the prepositional phrase patterns with examples list the functions of prepositional phrases with examples expand i watched the rain fall using prepositional phrases

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web little caesars türkiye ailesi olarak müşterilerimizin ve çalışanlarımızın sağlığını çok önemseriz detay türkiye de en büyük pizza markalarından biri olan little caesars ın kampanya ve fırsatları ile tanışmak ve sipariş vermek için bizimle tanışmaya başlayın

[türkiye nin yerli pizza markası pizza lazza](#) - Dec 09 2022

web birbirinden leziz pizzalar ekstra lezzetler tüm kampanyalar ve fırsatları keşfedin pizza lazza da hemen sipariş vermek için tıklayın

pizza kampanyaları little caesars - Feb 11 2023

web eşsiz pizza lezzetini tüm şubelerinde sunan little caesars ürünlerinde aradığınız lezzeti en uygun fırsatlar eşliğinde bulabilirsiniz 1 kişilik 1 2 kişilik 2 3 kişilik 3 4 kişilik ve 5 6 kişilik gibi pek çok farklı seçeneğe sahip olan kampanyalar pizzalar ve menüler herkes için farklı seçeneklerle yer alıyor

pizza kampanyaları dominos pizza - Jun 15 2023

web domino s tan avantajlı kampanyalar birbirinden lezzetli pizzaları avantajlı kampanyalarla sepetine doldurmak istersen doğru yerdesin favori dominos pizzanı seç ve siparişini ver

[pizza hut](#) - May 14 2023

web pizza hut

tüm pizzalar domino s pizza - Jul 16 2023

web 200 tl den başlayan fiyatlarla sipariş ver domino s pizza nın birbirinden lezzetli pizza çeşitleri 30 dakikada kapıda domino s dünyasının en iyi pizzaları ve pizza kampanyaları seni bekliyor

Şımartan pizza Çeşitleri online pizza sipariş hattı pizza lazza - Jan 10 2023

web aradığın şımartan pizzalar burada pizza lazza nın büyük orta ve küçük boy pizza seçenekleri ile benzersiz lezzetleri keşfetmek için hemen sipariş ver

domino s pizza türkiye nin en sevilen pizza markası - Sep 18 2023

web 0850 755 33 22 info dominospizza com tr her zevke hitap eden leziz pizzalar ekstra lezzetler dilediğin hamur ve kenar seçenekleri domino s pizza da Üstelik çok avantajlı kampanyalarla hemen tıkla 30 dakika da kapında

terra pizza - Mar 12 2023

web terra pizza franchising restoranlarımız fırınlarımızı çalıştırmaya başladığımız her sabah en taze malzemeleri özenle seçiyor en yenilikçi tarifleri birbirine gel beraber olsun diyecek insanlar için hazırlıyoruz pizza kültürüne yenilik ve özgünlük katan terra pizza sana sevdiklerine ve herkese sesleniyor

evde kolay resimli farklı pizza tarifleri nefis yemek tarifleri - Apr 13 2023

web pizza tarifleri hazırlarını aratmayan lezzetli pizza hamuru tarifi ile başlayıp farklı malzemelerle zenginleştirdiğimiz her cebe uygun pizza tarifleri pizza sosu tarifi karışık pizza tarifi pratik şıpsak pizza çeşitleri porsiyonluk mini pizzalar ve birbirinden değişik pizza tarifleri videolu ve resimli anlatımlarıyla