

CHAPTER 3 SOLUTIONS: TIME VALUE OF MONEY

Short Questions

Question 1

Set financial calculator to beginning

Financial calculator key
Input value
Compute FV

FV	N	I	PMT	PV
?	4	16%	150	150

Solution = R 881.57

Question 2

Financial calculator key

Input value
Compute FV

FV	N	I	PMT	PV
-2000	72	1% (12%/12)	0	?

Solution = R 977

Question 3

Financial calculator key
Input value
Compute FV

FV	N	I	PMT	PV
0	10	?	-10 000	70 000

Solution = 7.07%

Question 4

	Instalments	Full Amount
PV	235 000	1 000 000
FV	? 1 434 699	? 1 464 100
PMT	235 000	0
I%	10%	10%
n	4	4

As taking the full amount gives a larger FV, that is the correct choice.

Question 5

Interest on loan is $2\,500 \times 6/12 \times 12\% = 150$

Therefore payment that will be received = R2 650

PV	? 2 575.97
FV	2 650
PMT	0
I%	1 (12%/12)
n	3/12

Relating With Money Chapter Short Answer

Clifford Lane



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Table of Contents Relating With Money Chapter Short Answer

1. Understanding the eBook Relating With Money Chapter Short Answer
 - The Rise of Digital Reading Relating With Money Chapter Short Answer
 - Advantages of eBooks Over Traditional Books
2. Identifying Relating With Money Chapter Short Answer
 - 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 Relating With Money Chapter Short Answer
 - User-Friendly Interface
4. Exploring eBook Recommendations from Relating With Money Chapter Short Answer
 - Personalized Recommendations
 - Relating With Money Chapter Short Answer User Reviews and Ratings
 - Relating With Money Chapter Short Answer and Bestseller Lists
5. Accessing Relating With Money Chapter Short Answer Free and Paid eBooks
 - Relating With Money Chapter Short Answer Public Domain eBooks
 - Relating With Money Chapter Short Answer eBook Subscription Services
 - Relating With Money Chapter Short Answer Budget-Friendly Options

6. Navigating Relating With Money Chapter Short Answer eBook Formats
 - ePub, PDF, MOBI, and More
 - Relating With Money Chapter Short Answer Compatibility with Devices
 - Relating With Money Chapter Short Answer Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Relating With Money Chapter Short Answer
 - Highlighting and Note-Taking Relating With Money Chapter Short Answer
 - Interactive Elements Relating With Money Chapter Short Answer
8. Staying Engaged with Relating With Money Chapter Short Answer
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Relating With Money Chapter Short Answer
9. Balancing eBooks and Physical Books Relating With Money Chapter Short Answer
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Relating With Money Chapter Short Answer
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Relating With Money Chapter Short Answer
 - Setting Reading Goals Relating With Money Chapter Short Answer
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Relating With Money Chapter Short Answer
 - Fact-Checking eBook Content of Relating With Money Chapter Short Answer
 - 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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