

## 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 [ $=(1 + 0.04) \times \$100 = \$100$  (principal) + \$4 (interest)].

Carrying this \$104 forward another year will give you \$108.16 [ $=(1 + 0.04) \times \$104 = \$104$  (principal) + \$4.16 (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 \$116.99584 [ $=(1 + 0.04) \times \$112.4864$ ] 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

$\text{Value} = (1 + r)^t \times X$  where  $r$  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:

# Answers Chapter 31 Mcconnell Brue Economics

**J. van Rensburg,Campbell  
McConnell,Stanley Brue,Sean Flynn**

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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

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