

Foundations of Finance, 9e (Keown/Martin/Petty)
Chapter 5 The Time Value of Money

Learning Objective 5.1

1) The time value of money is the opportunity cost of passing up the earning potential of a dollar today.

Answer: TRUE

Diff: 1 Page Ref: 152, 153

Keywords: Time Value of Money, Opportunity Cost

Learning Obj.: L.O. 5.1

AACSB: Reflective Thinking

2) A rational investor would prefer to receive \$1,200 today rather than \$100 per month for 12 months.

Answer: TRUE

Diff: 1 Page Ref: 152, 153

Keywords: Time Value of Money

Learning Obj.: L.O. 5.1

AACSB: Reflective Thinking

3) A timeline identifies the timing and amount of a stream of cash flows, along with the interest rate it earns.

Answer: TRUE

Diff: 1 Page Ref: 154

Keywords: Timelines

Learning Obj.: L.O. 5.1

AACSB: Reflective Thinking

4) Timelines are used for simple time value of money problems, but cannot be used for more complex problems.

Answer: FALSE

Diff: 1 Page Ref: 154

Keywords: Timelines

Learning Obj.: L.O. 5.1

AACSB: Reflective Thinking

5) If you only earned interest on your initial investment, and not on previously earned interest, it would be called simple interest.

Answer: TRUE

Diff: 1 Page Ref: 156

Keywords: Simple Interest

Learning Obj.: L.O. 5.1

AACSB: Reflective Thinking

6) An investment earning simple interest is preferred over an investment earning compound interest because the simplicity adds value.

Answer: FALSE

Diff: 1 Page Ref: 156

Keywords: Simple Interest, Compound Interest

Learning Obj.: L.O. 5.1

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7) When using a financial calculator, cash outflows generally have to be entered as negative numbers, because a financial calculator sees money "leaving your hands."

Answer: TRUE

Diff: 1 Page Ref: 154

Keywords: Financial Calculator

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R Barnett



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