

Introduction to Valuation: The Time Value of Money

1. You are **investing \$100 today** in a savings account at your local bank. Which one of the following terms refers to the **value of this investment one year from now**?
 - A. future value
 - B. present value
 - C. principal amounts
 - D. discounted value
 - E. invested principal
2. Tracy **invested \$1,000 five years ago** and **earns 4 percent interest** on her investment. By leaving her interest earnings in her account, she **increases the amount of interest she earns each year**. The way she is handling her interest income is referred to as which one of the following?
 - A. simplifying
 - B. compounding
 - C. aggregation
 - D. accumulation
 - E. discounting
3. Steve **invested \$100 two years ago at 10 percent interest**. The first year, he **earned \$10 interest** on his **\$100 investment**. He **reinvested the \$10**. The second year, he **earned \$11 interest** on his **\$110 investment**. The **extra \$1 he earned in interest the second year** is referred to as:
 - A. free interest.
 - B. bonus income.
 - C. simple interest.
 - D. interest on interest.
 - E. present value interest.
4. **Interest earned on both the initial principal and the interest reinvested from prior periods** is called:
 - A. free interest.
 - B. dual interest.
 - C. simple interest.
 - D. interest on interest.
 - E. compound interest.
5. Sara **invested \$500 six years ago at 5 percent interest**. She **spends her earnings as soon as she earns any interest** so she only receives interest on her **initial \$500 investment**. Which type of interest is Sara earning?
 - A. free interest
 - B. complex interest
 - C. simple interest

Chapter 5 Multiple Choice Questions By Section

Rachel Sandford



Chapter 5 Multiple Choice Questions By Section:

Unveiling the Energy of Verbal Art: An Psychological Sojourn through **Chapter 5 Multiple Choice Questions By Section**

In a world inundated with displays and the cacophony of fast connection, the profound energy and psychological resonance of verbal artistry usually diminish in to obscurity, eclipsed by the constant assault of noise and distractions. However, located within the lyrical pages of **Chapter 5 Multiple Choice Questions By Section**, a interesting perform of fictional elegance that pulses with fresh emotions, lies an unique trip waiting to be embarked upon. Published by way of a virtuoso wordsmith, this mesmerizing opus instructions readers on a mental odyssey, lightly revealing the latent potential and profound influence stuck within the elaborate internet of language. Within the heart-wrenching expanse with this evocative analysis, we can embark upon an introspective exploration of the book is key subjects, dissect their interesting publishing type, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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