

## 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

**AW Chickering**



**Chapter 5 Multiple Choice Questions By Section:**

## Whispering the Techniques of Language: An Psychological Quest through **Chapter 5 Multiple Choice Questions By Section**

In a digitally-driven world where displays reign supreme and immediate transmission drowns out the subtleties of language, the profound strategies and emotional nuances hidden within phrases frequently go unheard. However, situated within the pages of **Chapter 5 Multiple Choice Questions By Section** a fascinating literary value pulsing with fresh feelings, lies an exceptional quest waiting to be undertaken. Published by an experienced wordsmith, that wonderful opus encourages viewers on an introspective journey, gently unraveling the veiled truths and profound impact resonating within ab muscles cloth of each word. Within the psychological depths of this touching review, we shall embark upon a sincere exploration of the book is key styles, dissect its fascinating publishing model, and succumb to the effective resonance it evokes heavy within the recesses of readers hearts.

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