

## Chapter 4: Time Value of Money

### The concept of Time Value of Money:

An amount of money received today is worth more than the same dollar value received a year from now. Why?

Do you prefer a \$100 today or a \$100 one year from now? Why?

- Convenience (liquidity) has value
- Investment loss from opportunity cost
- Inflation may increase and purchasing power decrease

Now,

Do you prefer a \$100 today or \$100 one year from now? Why?

You will ask yourself some questions:

- Can I have any thing better to do with that \$100 than holding it for \$100 next?
- What if I take \$100 now and invest it, would I make more or less than \$100 in one year?

Now,

These questions are important in valuation of cash flows:

- What interest rate (opportunity cost, discount rate, required rate of return) do you want to evaluate the cash flow based on?
- At what time do these cash flows occur and at what time do you want to evaluate them?



# Chapter 4 Time Value Of Money Kfupm

**Yan Bai**



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