

## 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: I prefer less 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 it 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

**Pamela Peterson Drake, Frank J.  
Fabozzi**



## **Chapter 4 Time Value Of Money Kfupm:**

Foundations and Applications of the Time Value of Money Pamela Peterson Drake, Frank J. Fabozzi, 2009-07-30

Comprehensive coverage of the time value of money In this book authors Pamela Peterson Drake and Frank Fabozzi fully expand upon the type of time value of money TVM concepts usually presented as part of overviews given in other general finance books Various TVM concepts and theories are discussed with the authors offering many examples throughout each chapter that serve to reinforce the tools and techniques covered Problems and detailed solutions demonstrated using two different financial calculators as well as Excel are also provided at the end of each chapter while glossary terms are provided in an appendix to familiarize you with basic terms Provides the basic foundations of the time value of money Covers issues ranging from an introduction of financial mathematics to calculating present future values and understanding loan amortization Contains problem solution sets throughout so you can test your knowledge of the topics discussed Understanding the time value of money is essential and this reliable resource will help you gain a firm grasp of its many aspects and its real world applications

The Top Books of the Year Chapter 4 Time Value Of Money Kfupm The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous engrossing novels enthralling the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the fascinating narratives that have charmed audiences this year. Chapter 4 Time Value Of Money Kfupm : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Chapter 4 Time Value Of Money Kfupm : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Chapter 4 Time Value Of Money Kfupm : Delia Owens "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of engaging stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and suspenseful novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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