

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

James Crosby Chapman



Chapter 5 Multiple Choice Questions By Section:

Unveiling the Magic of Words: A Overview of "**Chapter 5 Multiple Choice Questions By Section**"

In a world defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their power to kindle emotions, provoke contemplation, and ignite transformative change is really awe-inspiring. Enter the realm of "**Chapter 5 Multiple Choice Questions By Section**," a mesmerizing literary masterpiece penned with a distinguished author, guiding readers on a profound journey to unravel the secrets and potential hidden within every word. In this critique, we shall delve to the book is central themes, examine its distinctive writing style, and assess its profound effect on the souls of its readers.

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