

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 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

Christian G. Meyer



Chapter 4 Time Value Of Money Kfupm:

Unveiling the Magic of Words: A Review of "**Chapter 4 Time Value Of Money Kfupm**"

In a world defined by information and interconnectivity, the enchanting power of words has acquired unparalleled significance. Their ability to kindle emotions, provoke contemplation, and ignite transformative change is actually awe-inspiring. Enter the realm of "**Chapter 4 Time Value Of Money Kfupm**," 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 affect the souls of its readers.

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