

Chapter 3

The Time Value of Money (Part 1)

LEARNING OBJECTIVES

(Slides 3-1 to 3-2)

1. Calculate future values and understand compounding.
2. Calculate present values and understand discounting.
3. Calculate implied interest rates and waiting time from the time value of money equation.
4. Apply the time value of money equation using a formula, a calculator, and a spreadsheet.
5. Explain the Rule of 72, a simple estimation of doubling values.

IN A NUTSHELL.....

This chapter is the first in a two-part unit on the time value of money. It provides an introduction to financial mathematics, a sound understanding of which is imperative for a student to do well in the later, more complex topics of corporate finance. The students should be well grounded in measuring future values, present values, interest rates, and number of periods necessary to achieve various cash flow streams.

The author covers the compounding and discounting techniques associated with single cash outflows and inflows over a single period of time such as a year as well as over multiple periods of time. He shows how time value problems associated with single cash flow streams are a function of four variables i.e. the present value (PV), future value (FV), interest rate (i), and number of periods (n) involved, and can be solved by hand using a formula, a financial calculator, a spreadsheet program such as Excel, or time value of money tables. It is important to let students know that tables are fairly limited in scope, since they only provide interest factors for discrete time and interest rate intervals, and that proper knowledge of using a financial calculator or a spreadsheet is the key to doing these problems quickly and accurately. The author ends with a discussion of some common applications of time value functions, such as planning for retirement, and the Rule of 72, which is used for estimating the number of years or the required rate of return necessary to double a sum of money.

LECTURE OUTLINE

3.1 Future Value and Compounding Interest (Slides 3-3 to 3-11)

When a sum of money is invested into an account which pays a rate of interest for the period during which the money is invested, the value of money at the end of the stated period is called the future or compound value of that sum of money. This type of calculation is done when determining the attractiveness of alternative investments or

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