

3. **Plan:** Draw the timeline and then compute the FV of these two cash flows.

Execute:

Timeline (since we are computing the future value of the account, we will treat the cash flows as positive—going into the account):



$$FV = ?$$

$$FV = 500(1.03) + 300 = 815$$

Evaluate:

The timeline helps us organize our work so that we get the number of periods of compounding correct. The first cash flow will have 1 year of compounding, but the second cash flow will be deposited at the end of period 1, so it receives no compounding.

4. *Editor's Note:* In several previous problems we used a financial calculator to solve a time value of money problem. Problems could be solved quickly and easily by manipulating the N, I/Y, PV, PMT, and FV keys. In each of these problems there was a series of payments, of equal amount, over time, i.e., an annuity. All you had to do to input this series was enter the payment (PMT) and the number of payment (N).

Many financial analysis problems involve a series of equal payments, but others involve a series of unequal payments. A financial calculator can be used to evaluate an unequal series of cash flows (using the cash flow (CF) key), but the process is cumbersome because each cash flow must be entered individually. I urge each student to study the Chapter 4 Appendix: "Using a Financial Calculator," as well as instructional materials that are produced by the manufacturers of the financial calculator.

Here we will solve a problem with uneven cash flows mathematically and with a financial calculator.

Plan: It is wonderful that you will receive this windfall from your investment in your friend's business. Since the cash flow payments to you are of different amounts and paid over 3 years, there are different ways in which you can think about how much money you are receiving.

Execute:

$$\begin{aligned} \text{a. } PV &= \frac{10,000}{1.035} + \frac{20,000}{1.035^2} + \frac{30,000}{1.035^3} \\ &= 9662 + 18,670 + 27,058 \\ &= 55,390 \end{aligned}$$



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Marcel A. Müller



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1. Understanding the eBook Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - The Rise of Digital Reading Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Advantages of eBooks Over Traditional Books
2. Identifying Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - User-Friendly Interface
4. Exploring eBook Recommendations from Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Personalized Recommendations
 - Fundamentals Of Corporate Finance 2nd Edition Berk Solutions User Reviews and Ratings
 - Fundamentals Of Corporate Finance 2nd Edition Berk Solutions and Bestseller Lists

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 - Fundamentals Of Corporate Finance 2nd Edition Berk Solutions Budget-Friendly Options
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 - Fundamentals Of Corporate Finance 2nd Edition Berk Solutions Compatibility with Devices
 - Fundamentals Of Corporate Finance 2nd Edition Berk Solutions Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Highlighting and Note-Taking Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Interactive Elements Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
8. Staying Engaged with Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
9. Balancing eBooks and Physical Books Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Setting Reading Goals Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Fact-Checking eBook Content of Fundamentals Of Corporate Finance 2nd Edition Berk Solutions
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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