

MCR 3U1: Unit 7 – Finance

Lesson 2 & 3 – Compound Interest (Future Value & Present Value)

Key Terms

- Compound Interest:** Interest calculated at regular periods and added to the principal for the next period.
- Future Value:** The final amount of an investment or loan when it matures at the end of the investment or loan period.
- Present Value:** The principal that must be invested today to obtain a given amount in the future.
- Compounding Frequency:** How often interest is calculated and added to the total value in an investment or loan.

The Formulas:

FUTURE VALUE

$$A = P(1+i)^n$$

A is the amount the investment is worth (FV)
P is the principal (PV)
i is the interest rate per compounding period
n is the total # of compounding periods.

PRESENT VALUE

$$P = A(1+i)^{-n}$$

Compounding Frequency	Number of Compounding Periods Per Year	Interest Rate (i)	Total Number of Compounding Periods (n)
Annually	Once per year	Annual interest rate	Number of years
Semi-annually	____ times per year	Annual rate $\div 2$	$\div 2$ number of years
Quarterly	____ times per year	Annual rate $\div 4$	$\div 4$ number of years
Monthly	____ times per year	Annual rate $\div 12$	$\div 12$ number of years
Daily	____ times per year	Annual rate $\div 365$	$\div 365$ number of years

Example 1:

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RJ Shavelson



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Fundamentals of Finance Mustafa Akan, Arman Teksin Tevfik, 2020-12-07 Finance is the study of how individuals institutions governments and businesses acquire spend and manage their money and other financial assets to maximize their value or wealth Fundamentals of Finance introduces the nuances of finance in a comprehensive yet concise manner and is essential reading for professionals building a career in finance or for students taking a course in finance The book consists of four parts Part I Introduction to Finance Money and Interest Rates and Time Value of Money focuses on the role financial markets play in the financial system and financial basics that underlie how markets operate Part II Investments and Portfolio Management discusses the characteristics of stocks and bonds how securities are valued the operations of securities markets formation of optimal portfolios and derivatives Part III Financial Management Corporate Finance explores financial planning asset management and fund raising activities that will enhance a firm s value Part IV Management of Financial Institutions focuses on management of financial institutions in general and risk management in financial institutions in particular The book s many examples appendices graphs and tables provide valuable know how to a wide audience making it an excellent resource for professionals as well as students who wish to attain a broad understanding of finance Please contact Stefan Giesen degruyter.com to request additional instructional material comprising a chapter wise listing of questions and answers

Lessons of Infinite Advantage William Taylor, 2010-03-23 In this book William Taylor tells in his own words the story of a foundational episode in his life Following his trial ministry as a Methodist circuit rider in his home state of Virginia and his service of pastorates in the historic North Baltimore Conference William Taylor 1821 1902 was commissioned as a missionary to California at the beginning of the Gold Rush Era His subsequent seven years of street preaching in San Francisco set the stage for a half century missionary career during which Taylor championed self supporting missions to every populated continent funded by the publication of his widely read books Despite his prolific writing none of Taylor s publications reveal the personal dimensions of his struggles or the day by day development of his missionary perspective This early chapter in Taylor s career emerges for the first time with the publication of his journal privately held by family members for over a century The substantial journal chronicles five of Taylor s seven enterprising years 1849 1856 in San Francisco Sacramento San Jose and the surrounding area while offering a rich first person account of contemporary events written in Taylor s fine narrative style With this journal readers may trace the genesis of Taylor s approach to self supporting missions including the development of his thinking on fund raising and his skepticism toward the possibility of a Christian use of money A scholarly introduction footnotes and appendixes together with several images set Taylor s California experiences in historical context while clarifying and explaining the journal s rhetoric holiness doctrine missionary strategies and oblique references

Undergraduate Courses of Study University of Pennsylvania, 1893 **The University Magazine** , 1890 **Catalogue of the Trustees, Officers, and Students, of the University ... and of the Grammar and Charity Schools ...** University

of Pennsylvania,1892 **Financing Failure** Vern McKinley,2012-01-10 During the recent financial crisis no issue has aroused more passion than financial institution bailouts The standard rationale for the bailouts has been one of necessity and fear federal regulatory agencies must have more authority in order to respond to the crisis or else the public will face terrible consequences But does this rationale hold up to close inspection In **Financing Failure** Vern McKinley approaches the topic by examining the policy decisions behind the bailouts and by showing their connection to previous government interventions He brings under scrutiny the policy decisions made by the Treasury Department the Federal Reserve and the FDIC during the crisis of the 2000s and links them to policies that go back as far as the 1930s This history of bailouts reveals that the genesis of financial crisis is government policy be it the mismanagement of monetary policy during the 1930s or the political push to expand homeownership that helped cause the 2000s crisis The nation s federal financial regulators and the politicians claim to have saved the American economy In truth they have done everything within their power to expand their own influence often far out of view from the public and media Instead of openly explaining their actions the bailout agencies have attempted to prevent the public from reviewing their decision making often at tremendous cost to taxpayers McKinley s painstakingly researched and clear headed analysis of bailouts and government intervention shows that the American public has accepted too many official pronouncements at face value and that reining in the federal regulators is a necessary step toward truly promoting the safety and soundness of the financial system **Moody's Magazine** ,1914 **Commerce and Finance** ,1916 **The Electrical Review** ,1914 *Catalogue and announcements* ,1892 *In Transit* ,1918 Vols include the Proceedings of the association s 12th 27th annual conventions *Moody's Magazine* Byron W. Holt, Augustus B. Kellogg,1913 **Journal of International Money and Finance** ,2002 *The Motorman and Conductor* ,1905 Vols 19 include the Proceedings of the Association s 12 27th annual conventions *Electrical Experimenter* ,1923 **Science and Invention** ,1923 *The Crisis* ,1990-05 The Crisis founded by W E B Du Bois as the official publication of the NAACP is a journal of civil rights history politics and culture and seeks to educate and challenge its readers about issues that continue to plague African Americans and other communities of color For nearly 100 years The Crisis has been the magazine of opinion and thought leaders decision makers peacemakers and justice seekers It has chronicled informed educated entertained and in many instances set the economic political and social agenda for our nation and its multi ethnic citizens *The American Bookseller* ,1891 **The Saturday Evening Post** ,1927 **Motorman, Conductor and Motor Coach Operator** ,1906 Vols include the Proceedings of the association s 12th 27th annual conventions

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