MANAGERIAL FINANCE QUIZ 1

Answer all questions.

- 1. What is the difference between simple interest and compound interest? Briefly explain.
- Suppose you have RM500 to invest and you believe that you can earn 8% per year over the next 15 years. Briefly explain how the calculation is done.
 - How much would you have at the end of 15 years using compound interest?
 - How much would you have using simple interest?
- 3. What is the relationship between present value and future value?
- 4. Suppose you need RM15,000 in 3 years. If you can earn 6% annually, how much do you need to invest today? If you could invest the money at 8%, would you have to invest more or less than your answer above? How much? Briefly explain how the calculation is done.
- 5. Suppose you are offered the following investment choices:
 - You can invest RM500 today and receive RM600 in 5 years. The investment is considered low risk.
 - You can invest the RM500 in a bank account paying 4%. What is the implied interest rate for the first choice and which investment should you choose?
 - Briefly explain how the calculation is done.
- 6. Suppose you want to buy some new furniture for your family room. You currently have RM500 and the furniture you want costs RM1,000. If you can earn 6%, how long will you have to wait if you don't add any additional money? Briefly explain how the calculation is done.
- Supposed you are considering a RM10,000 to be repaid within 5 years. The interest rate
 on the loan is 8 percent on the annual outstanding balance, and its requires equal total
 payment (interest + principal) per year. Prepare a loan amortization plan showing
 (rounding up to zero decimal place): Briefly explain how the calculation is done.
 - The beginning loan balance
 - The total annual payment
 - The annual interest payment
 - The annual total principal payment
 - The ending loan balance.
- Suppose you win the Publishers Clearinghouse RM999,999 special gift. The money is paid in equal annual instalments of RM333 333.33 over 30 years. If the appropriate discount rate is 5%, how much is the gift actually worth today?
- Suppose you have RM200,000 to deposit and you can earn 0.8 % per month. How much could you receive every month for 5 years?
- 10. You want to have RM1 million to use for retirement in 35 years. Briefly explain how the calculation is done.
 - a. If you can earn 1% per month, how much do you need to deposit on a monthly basis if the first payment is made in one month?
 - b. If you can earn 1% per month, how much do you need to deposit on a monthly basis if the first payment is made today?
- 11. You are considering preferred stock that pays a quarterly dividend of RM0.50. If your desired return is 3% per quarter, how much would you be willing to pay? Briefly explain how the calculation is done.
- 12. a. What is the definition of an APR?
 - c. What is the effective annual rate?

Managerial Finance Quiz With Answers

Clemens Wendtner

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