

MANAGERIAL FINANCE

QUIZ 1

Answer all questions.

1. What is the difference between simple interest and compound interest? Briefly explain.
2. 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.
7. 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 it 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.
8. 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?
9. 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 Exam Questions

Irvin N. Gleim



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