

Time Value of Money

A dollar you receive today is worth more than a dollar you may receive a year from today! Money has a time value because interest rates are positive. For example, if you earn 5 percent per year on your savings account, one dollar will grow to one dollar plus five cents after one year. Since the present value of \$1.05 to be received one year from now (if interest rates are 5%) is \$1.00, then the present value of \$1.00 to be received one year from now (again if interest rates are 5%) must be some value less than \$1.00. In fact, the present value can be calculated using the formula

$$PV = FV / (1 + r)^n$$

where

PV is present value

FV is future value

r is the rate of interest per period

n is the number of compounding periods (per year).

Using the formula for our example:

$$PV = \$1.00 / (1.05)^1$$

$$PV = \$0.95.$$

Today's value of \$1.00 to be received one year from now if the interest rate is 5 percent is \$0.95.

Business executives must consider the time value of money when making business investment spending decisions. They know that future profit projections must be converted to the present value in order to make a correct decision about whether a certain business project is profitable. Notice that the interest rate is in the denominator of the formula indicating the present value is inversely related to the interest rate. Thus, less business investment spending is worthwhile at higher interest rates.

For example, assume a business was considering the purchase of a new machine that costs \$2,000 now. The machine is expected to generate profits of \$1,000 at the end of year one and \$1,400 at the end of year two. For simplicity, assume the machine completely wears out and is worthless after the two years. Also assume the business must borrow the \$2,000 at 9 percent interest. Should the business borrow and purchase the machine?

Using the present value formula:

$$PV = \$1,000 / (1.09)^1 + \$1,400 / (1.09)^2 = \$917.43 + \$1,178.35 = \$2,095.78.$$

The business should invest in the machine since the present value of its future profits from the machine is greater than the cost of the machine: \$2,095.78 - \$2,000 = \$95.78.

Now, what if the rate the business had to pay to borrow increased to 15 percent?

Using the present value formula:

$$PV = \$1,000 / (1.15)^1 + \$1,400 / (1.15)^2 = \$869.57 + \$1,058.60 = \$1,928.17.$$

Macroeconomics Activity 2 4

Don R. Leet



Macroeconomics Activity 2 4:

Advanced Placement Economics John S. Morton, 2003 The teacher guide accompanies the student activities books in macro and microeconomics for teaching collegelevel economics in AP Economics courses The publication contains course outlines unit plans teaching instructions and answers to the student activities and sample tests **Money, Wealth and Expenditure** Dorian Owen, 1986-07-31 The book develops and applies a modelling framework that enables consumers expenditure and portfolio behaviour to be analysed in an integrated manner It extends and applies the Yale approach to financial model building associated with James Tobin The basis of this approach is surveyed with particular emphasis on the empirical implementation of portfolio models in the UK US and other countries appropriate econometric estimation techniques and comparisons with other monetary modelling strategies Empirical application of the model is particularly addressed to testing whether the composition of wealth holdings is important for expenditure and asset demands whether concentration on money at the expense of other assets and liabilities is acceptable and whether the interrelationships stressed by Tobin s general equilibrium approach are statistically important The results have important implications for the recent literature on wealth effects on consumption and the overemphasis on money at the expense of other financial assets and liabilities Institutions and Markets Don R. Leet, 2003 This publication provides lessons that use history civics government and economics activities to bring to life the institutions students read and hear about everyday **A Modern Guide to Keynesian Macroeconomics and Economic Policies** Eckhard Hein, Engelbert Stockhammer, 2011-01-01 This well documented book will prove to be the essential guide for researchers and graduate students in macroeconomics and political economy It will also prove inspiring to a wider audience interested in modern Keynesian macroeconomics Study Guide for Use with Principles of Macroeconomics, First Canadian Edition Kam Hon Chu, Jane Waples, 2003 **Complex Sciences** Jie Zhou, 2009-06-29 I was invited to join the Organizing Committee of the First International Conference on Complex Sciences Theory and Applications Complex 2009 as its ninth member At that moment eight distinguished colleagues General Co chairs Eugene Stanley and Gaoxi Xiao Technical Co chairs J nos Kert sz and Bing Hong Wang Local Co chairs Hengshan Wang and Hong An Che Publicity Team Shi Xiao and Yubo Wang had spent hundreds of hours pushing the conference half way to its birth Ever since then I have been amazed to see hundreds of papers flooding in reviewed and commented on by the TPC members Finally more than 200 contributions were lected for the proceedings currently in your hands They include about 200 papers from the main conference selected from more than 320 submissions and about 33 papers from the five collated workshops Complexity Theory of Art and Music COART Causality in Complex Systems ComplexCCS Complex Engineering Networks ComplexEN Modeling and Analysis of Human Dynamics MANDYN Social Physics and its Applications SPA Complex sciences are expanding their colonies at such a dazzling speed that it comes literally impossible for any conference to cover all the frontiers **World Economic Outlook, April 2019** International

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Equity And Energy Mark N. Cooper,2019-03-04 Arguing that the energy price policies of the 1970s represented a major equity efficiency trade off and led to a dramatic decline in the living standard of lower income Americans this book presents a comprehensive data based assessment of the plight of lower income households between 1973 and 1983

Macroeconomics Ralph T. Byrns,Gerald W. Stone, Jr.,1998-03-21

Monetary Theory Alan A. Rabin,2004-01-01 This is a valuable and scholarly contribution to modern monetary theory It keeps alive the ideas of monetary disequilibrium proposed by such writers as Clower Leijonhufvud Yeager and Laidler While so much of monetary theory has focused on aggregate issues of how national income and the rate of inflation are determined making use of large scale general equilibrium models this work aims at the more fundamental question of how monetary factors facilitate the realization of gains from trade at the micro level how they affect adjustment processes that work in individual markets and how the interaction between these individual adjustment processes determines the performance of the overall economic system The book is definitely worth the attention of any serious student of money

Peter Howitt Brown University US Alan Rabin argues that new Keynesian and new classical macroeconomics which have dominated the literature and textbooks have crowded the monetary disequilibrium hypothesis or orthodox monetarism off the intellectual stage Trying to remedy this imbalance the author concentrates on what he judges to be the essentials of monetary theory Emphasizing money's fundamental role in lubricating exchanges and promoting economic coordination Alan Rabin argues that when the lubricant goes awry so do the processes being lubricated Monetary disequilibrium can have repercussions that last months and even years The book presents the author's interpretation of Yeager's enormous contributions to monetary theory especially his development of monetary disequilibrium theory while also building on the contributions of Patinkin Clower Leijonhufvud Barro and Grossman and Laidler A unique hybrid of treatise and graduate text Monetary Theory fills a tremendous void in the current literature and will be of interest to scholars and students of monetary theory and economic thought

Economics for South African Students Philip Mohr, 2004 This title is an introduction to economics in general set against a contemporary South African background The practical examples make this publication extremely accessible

Macroeconomic Policy and Adjustment in Korea, 1970-1990 Stephan Haggard, 1994 This study of macroeconomic policy in Korea is a collaborative venture between the Korea Development Institute and the Harvard Institute for International Development It was designed to update the previous joint study of Korea s modernization This volume provides an analytic history of Korean macroeconomic policy over the last two decades that integrates political as well as economic analysis The book analyzes fiscal monetary financial and labor market policy savings behavior and the balance of payments and draws conclusions for policy reform in other developing countries

General Catalog Orta Doğu Teknik Üniversitesi (Ankara, Turkey), 2002

Macroeconomics Rudiger Dornbusch, Stanley Fischer, 1984 Dornbusch Fischer and Startz Macroeconomics has been a leading intermediate macroeconomic theory text since its introduction in 1978 This revision retains most of the texts traditional features including a middle of the road approach and very current research while updating and simplifying the exposition The text is now even easier to teach from The only prerequisite continues to be principles of economics

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