

Finance Chapter 4: The Time Value of Money

1. THE TIMELINE

Stream of cash flows: series of cash flows lasting several periods

Timeline: linear representation of timing of expected cash flows

2. THE THREE RULES OF TIME TRAVEL

2.1 RULE 1: COMPARING & COMBINING VALUES

• only possible to compare or combine values at same point in time (as a dollar today is not equivalent to dollar in one year) → must convert cash flows into same units or move them to same point in time

2.2 RULE 2: MOVING CASH FLOWS FORWARD IN TIME

Compounding: process of moving value or cash flow forward in time; EXAMPLE: cash today * $1+r$ = cash in one year

Time value of money: difference in value between money today and money in future

Compound interest: effect of earning interest on interest (interest after one year is added to cash after one year and interest is earned on that for the second year)

Future value of cash flow: $C * (1+r)^n$

2.3 RULE 3: MOVING CASH FLOWS BACK IN TIME

Discounting: process of moving value or cash flow backward in time, EXAMPLE: cash in one year / $1+r$ = cash today

Present value of cash flow: $C / (1+r)^n$



TABLE 4.1 The Three Rules of Time Travel

Rule 1	Only values at the same point in time can be compared or combined.	
Rule 2	To move a cash flow forward in time, you must compound it.	Future Value of a Cash Flow $FV_t = C * (1 + r)^t$
Rule 3	To move a cash flow backward in time, you must discount it.	Present Value of a Cash Flow $PV = C / (1 + r)^t$ or $PV = \frac{C}{1 + r^t}$

3. VALUING A STREAM OF CASH FLOWS

Present value of cash flow stream: amount you need to invest today to generate the cash flow stream

$$PV = C_0 + \frac{C_1}{1+r} + \frac{C_2}{(1+r)^2} + \dots + \frac{C_T}{(1+r)^T}$$

Future value of cash flow stream:

$$FV_t = PV * (1 + r)^t$$

Math Models In Personal Finance Chapter 4

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