

Introduction to Valuation: The Time Value of Money

1. You are **investing \$100 today** in a savings account at your local bank. Which one of the following terms refers to the **value of this investment one year from now**?
 - A. future value
 - B. present value
 - C. principal amounts
 - D. discounted value
 - E. invested principal
2. Tracy **invested \$1,000 five years ago** and **earns 4 percent interest** on her investment. By leaving her interest earnings in her account, she **increases the amount of interest she earns each year**. The way she is handling her interest income is referred to as which one of the following?
 - A. simplifying
 - B. compounding
 - C. aggregation
 - D. accumulation
 - E. discounting
3. Steve **invested \$100 two years ago at 10 percent interest**. The first year, he **earned \$10 interest** on his **\$100 investment**. He **reinvested the \$10**. The second year, he **earned \$11 interest** on his **\$110 investment**. The **extra \$1 he earned in interest the second year** is referred to as:
 - A. free interest.
 - B. bonus income.
 - C. simple interest.
 - D. interest on interest.
 - E. present value interest.
4. **Interest earned on both the initial principal and the interest reinvested from prior periods** is called:
 - A. free interest.
 - B. dual interest.
 - C. simple interest.
 - D. interest on interest.
 - E. compound interest.
5. Sara **invested \$500 six years ago at 5 percent interest**. She **spends her earnings as soon as she earns any interest** so she only receives interest on her **initial \$500 investment**. Which type of interest is Sara earning?
 - A. free interest
 - B. complex interest
 - C. simple interest

Chapter 5 Multiple Choice Questions By Section

Daniela Niemeyer



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Chapter 5 Multiple Choice Questions By Section Book Review: Unveiling the Power of Words

In some sort of driven by information and connectivity, the power of words has be much more evident than ever. They have the capability to inspire, provoke, and ignite change. Such may be the essence of the book **Chapter 5 Multiple Choice Questions By Section**, a literary masterpiece that delves deep to the significance of words and their impact on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we shall explore the book is key themes, examine its writing style, and analyze its overall effect on readers.

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