

Chapter 4: Financial Markets and Net Present Value: First Principles of Finance

Questions and Problems:

- 4.1 Potential consumption next year is: $\$108,000 - (\$135,000 - \$85,000) \times (1.07) = \$54,500$
In order to consume \$135,000 this year Jack will borrow \$50,000 and pay \$53,500 (\$50,000 principal and \$3,500 interest) next year, leaving him \$54,500 potential consumption next year.
- 4.3 a. Ben's consumption next year = $(\$4,000 - \$2,000 - \$1,000) \times (1 + r) + \$3,000 = \$4,150$
Solving these equations gives $r = 0.15$ or 15%
- b. If the interest rate increases, Ben's consumption increases for this year. With a consumption of \$4,150 next year, Ben will have to invest less than \$2,000 in the project and lend out less than \$1,000 this year, so that he has more than \$1,000 to consume this year. Ben is better off than before the interest rises.
- 4.5 There would be too much borrowing and there would be insufficient lending at 4%. The borrowers would have to be given limited access to the market. This would also be an irresistible arbitrage opportunity that could not last long and a new equilibrium would be set, this would occur if arbitrageurs borrow at 4% and then lend at 5.3%.
- 4.7 a. The market interest rate, r , is such that: $\$65,000 = \$97,500 / (1 + r)$
 $r = (97,500 / 65,000) - 1 = 0.5 = 50\%$
- b. Investment in productive asset = $\$54,300 - \$30,200 = \$24,100$
Investment in financial assets = $\$54,300$ (how much he has today) – $\$24,100$ (investment cost above) – $\$25,000$ (consumption today) = $\$5,200$
- c. $NPV = -\$24,100$ (investment cost) + $(\$52,200 - \$16,050) / 1.5 = \$0$
- 4.9 a. Ryan can consume \$3,000 $[(115,000 - 90,000) - 20,000 \times 1.1]$ more assuming that the investment opportunity is undertaken.
- b. $NPV = -\$20,000 + \$25,000 / 1.1 = \$2,727$.

Solutions To Odd Numbered Problems Chapter 8

Dennis Zill, Warren S. Wright



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Problem Based Journey From Elementary Number Theory To An Introduction To Matrix Theory, A: The President Problems Abraham Berman, 2021-10-18 The book is based on lecture notes of a course from elementary number theory to an introduction to matrix theory given at the Technion to gifted high school students It is problem based and covers topics in undergraduate mathematics that can be introduced in high school through solving challenging problems These topics include Number theory Set Theory Group Theory Matrix Theory and applications to cryptography and search engines

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