

## 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

**RJ Shavelson**



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## **Table of Contents Managerial Finance Exam Questions**

1. Understanding the eBook Managerial Finance Exam Questions
  - The Rise of Digital Reading Managerial Finance Exam Questions
  - Advantages of eBooks Over Traditional Books
2. Identifying Managerial Finance Exam Questions
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Managerial Finance Exam Questions
  - User-Friendly Interface
4. Exploring eBook Recommendations from Managerial Finance Exam Questions
  - Personalized Recommendations
  - Managerial Finance Exam Questions User Reviews and Ratings
  - Managerial Finance Exam Questions and Bestseller Lists
5. Accessing Managerial Finance Exam Questions Free and Paid eBooks
  - Managerial Finance Exam Questions Public Domain eBooks
  - Managerial Finance Exam Questions eBook Subscription Services
  - Managerial Finance Exam Questions Budget-Friendly Options
6. Navigating Managerial Finance Exam Questions eBook Formats
  - ePub, PDF, MOBI, and More
  - Managerial Finance Exam Questions Compatibility with Devices
  - Managerial Finance Exam Questions Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Managerial Finance Exam Questions
  - Highlighting and Note-Taking Managerial Finance Exam Questions
  - Interactive Elements Managerial Finance Exam Questions
8. Staying Engaged with Managerial Finance Exam Questions

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Managerial Finance Exam Questions
- 9. Balancing eBooks and Physical Books Managerial Finance Exam Questions
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Managerial Finance Exam Questions
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Managerial Finance Exam Questions
  - Setting Reading Goals Managerial Finance Exam Questions
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Managerial Finance Exam Questions
  - Fact-Checking eBook Content of Managerial Finance Exam Questions
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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