

CHƯƠNG 14: CÁC CÔNG CỤ CƠ BẢN CỦA TÀI CHÍNH

1. Nếu lãi suất là 8%, thì giá trị hiện tại của 1.000\$ nhận được trong 4 năm là 735,03\$ => Đúng
2. Nếu tài khoản tiết kiệm được trả 5% lãi suất hằng năm, thì theo quy luật 70 thì tài khoản tiết kiệm sẽ gấp đôi trong vòng 14 năm => Đúng
3. Giá trị hiện tại của 100\$ được trả trong 2 năm là ít hơn giá trị hiện tại của 100\$ được trả trong 3 năm => Sai vì mẫu $(1+r)^n$ càng lớn thì PV càng nhỏ, vậy nên giá trị hiện tại của 100\$ được trả trong 2 năm là nhiều hơn giá trị hiện tại của 100\$ được trả trong 3 năm
4. Giá trị tương lai của 1\$ tiết kiệm ngày hôm nay sẽ bằng $1/(1+r)$ => Sai vì $FV = 1\$(1+r)^n$
5. Giá trị hiện tại của khoản tiền trong tương lai là số tiền mà cần có ở hiện tại, với lãi suất hiện hành để tạo ra số tiền trong tương lai đó => Đúng
6. Khi lãi suất tăng, giá trị hiện tại của khoản tiền trong tương lai giảm, do vậy các doanh nghiệp sẽ tìm thấy ít các dự án sinh lời hơn => Đúng
7. Theo quy luật 70, nếu như bạn có lãi suất là 3,5% thì khoản tiền tiết kiệm của bạn sẽ tăng gấp đôi sau mỗi 20 năm => Đúng
8. Nếu như bạn đối mặt với sự lựa chọn hoặc là nhận 500\$ ngày hôm nay hoặc là 800\$ ở 6 năm tới, bạn sẽ bàng quang với hai sự lựa chọn này nếu lãi suất là 8,148% => Đúng
9. Việc tăng lãi suất sẽ làm giảm giá trị tương lai của 1000\$ mà bạn có trong tài khoản ngân hàng hôm nay => Sai vì FV tỉ lệ thuận với r
10. Công ty PZX có cơ hội để đầu tư vào dự án mà sẽ bỏ ra chi phí 10000\$ hôm nay và tạo ra lợi nhuận là 13.310 trong 3 năm tới. PZX sẽ bác bỏ dự án nếu như lãi suất là lớn hơn 10% => Đúng
11. Cổ phiếu thì được trả lãi cao hơn là trái phiếu => Đúng

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Michael Rajnik



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