

SOLUTION MANUAL FOR

Financial Management Principles And Applications 14e Global Edition
Sheridan Titman

Part 1 Study Questions [Solutions to Study Questions]

Part Two Study Problems [Solutions to End-of-Chapter Problems]

Part 1 Study Questions

Chapter 1

Solutions to Study Questions

- 1-1. The solution to this problem is dependent upon the student's experiences.
- 1-2. There are three basic types of issues that are addressed by the study of finance:
- What long-term investments should the firm undertake? This area of finance is generally referred to as **capital budgeting**.
 - How should the firm raise money to fund these investments? The firm's funding choices are generally referred to as **capital structure decisions**.
 - How can the firm best manage its cash flows as they arise in its day-to-day operations? This area of finance is generally referred to as **working capital management**.
- 1-3. First, investors demand a minimum return for delaying consumption that must be greater than the anticipated rate of inflation. If they didn't receive enough to compensate for anticipated inflation, investors would purchase whatever goods they desired ahead of time. There isn't much incentive to postpone consumption if your savings are going to decline in terms of purchasing power.
- Investment alternatives have different amounts of risk and expected returns. Investors sometimes choose to put their money in risky investments because these investments offer higher expected returns. The more risk an investment has, the higher will be its expected return – that's because risk investors don't like risk, in particular, they don't like the chance that they might lose their money. That makes risky investments less attractive, which means that to attract investors, riskier investments must be priced to offer investors a higher expected rate of return. This relationship between risk and expected return is shown in Figure 1.3.
- Notice that we keep referring to *expected* return rather than *actual* return. We may have expectations of what the returns for investing will be, but we can't peer into the future and see what those returns are actually going to be. Until after the fact, you are never sure what the return on an investment will be. That is why General Motors bonds pay more interest than U.S. Treasury bonds of the same maturity. The additional interest induces some investors to take on the added risk of purchasing a General Motors bond.

Financial Management Principles And Applications Solution Manual

SA Adler



Financial Management Principles And Applications Solution Manual:

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