Thus, if the opportunity cost of funds is estimated at 5 percent, the program will lose a billion dollars by 1990 using the IDA estimates of market size, but will earn a return for the Government of $670 million using FAA market estimates. At 10 percent, the program will cost the Government $4.4 billion by IDA market estimates, $2.1 billion by FAA market estimates. The choice of a discount rate will significantly influence estimates of the program's profitability as a financial investment.