

FUTURE VALUE OF AN ANNUITY

ASSUMPTIONS

Payment	500
Interest Rate (Enter % or Decimal)	7.60%
Compounding Periods Per Year	continuous
Days in Year (Continuous Compounding)	360
Payment Periods Per Year	4
Number of Years	25

CALCULATIONS

Annual Effective Interest Rate	#NAME?
Interest Rate Per Payment Period	#NAME?

Total Number of Payments	100.00
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Future Value (Ordinary Annuity)	#NAME?
Future Value (Annuity Due)	#NAME?

PRESENT VALUE OF AN ANNUITY

ASSUMPTIONS

Payment	500
Interest Rate (Enter % or Decimal)	9.00%
Compounding Periods Per Year	4
Days in Year (Continuous Compounding)	
Payment Periods Per Year	2
Number of Years	10

CALCULATIONS

Annual Effective Interest Rate	#NAME?
Interest Rate Per Payment Period	#NAME?

Total Number of Payments	20.00
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Present Value (Ordinary Annuity)	#NAME?
Present Value (Annuity Due)	#NAME?

LOAN PAYMENT

ASSUMPTIONS

Principal	75000
Interest Rate (Enter % or Decimal)	10.00%
Compounding Periods Per Year	2
Days in Year (Continuous Compounding)	
Payment Periods Per Year	12
Number of Years	20

Sheet1

CALCULATIONS

Annual Effective Interest Rate #NAME?
Interest Rate Per Payment Period #NAME?

Total Number of Payments 240.00

Payment (Ordinary Annuity) #NAME?
Payment (Annuity Due) #NAME?

SINKING FUND: PERIODIC PAYMENT NEEDED TO REACH GOAL

ASSUMPTIONS

Future Value 500000
Interest Rate (Enter % or Decimal) 8.00%
Compounding Periods Per Year continuous
Days in Year (Continuous Compounding) 360
Payment Periods Per Year 4
Number of Years 30

CALCULATIONS

Annual Effective Interest Rate #NAME?
Interest Rate Per Payment Period #NAME?

Total Number of Payments 120.00

Payment (Ordinary Annuity) #NAME?
Payment (Annuity Due) #NAME?

TERM OF AN ANNUITY

ASSUMPTIONS

Payment 1000
Future Value 500000
Interest Rate (Enter % or Decimal) 7.50%
Compounding Periods Per Year 12
Days in Year (Continuous Compounding)
Payment Periods Per Year 2

CALCULATIONS

Annual Effective Interest Rate #NAME?
Interest Rate Per Payment Period #NAME?

Term (Ordinary Annuity) #NAME?
Term (Annuity Due) #NAME?

Years (Ordinary Annuity) #NAME?

Sheet1

Years (Annuity Due)

#NAME?

TERM OF A LOAN

ASSUMPTIONS

Payment	1000
Principal	30000
Interest Rate (Enter % or Decimal)	10.00%
Compounding Periods Per Year	12
Days in Year (Continuous Compounding)	
Payment Periods Per Year	4

CALCULATIONS

Annual Effective Interest Rate	#NAME?
Interest Rate Per Payment Period	#NAME?

Term (Ordinary Annuity)	#NAME?
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Term (Annuity Due)	#NAME?
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Years (Ordinary Annuity)	#NAME?
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Years (Annuity Due)	#NAME?
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