

Interest Formulas

Variables

P	P_0
A	A_0

Compounded

annually	semi-annually
quarterly	monthly

Formula	What is the purpose of this formula? What are you solving for?	What are given?
Simple Interest Formula: $A = P + Prt$		
Compound interest (future value of single deposit) $A = P\left(1 + \frac{r}{n}\right)^{nt}$		
Continuously Compounding $A = Pe^{rt}$		
Future value of a periodic deposit $A = \frac{P\left(1 + \frac{r}{n}\right)^{nt} - 1}{\frac{r}{n}}$		
Present Value of a Single deposit $P = \frac{A}{\left(1 + \frac{r}{n}\right)^{nt}}$		
Present Value of a Periodic Deposit $P = \frac{A - \frac{A}{1 + \frac{r}{n}}}{\left(1 + \frac{r}{n}\right)^n - 1}$		
Annual Percentage Yield (APY) $APY = \left(1 + \frac{r}{n}\right)^n - 1$		

Interest Formula Student Fill in Sheet

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Financial Algebra

Financial Algebra Ch 2

Sabine Zange



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