Analyzing Loans, Payments, and Interest

* **PMT**: Calculates a loan payment.
* **PPMT**: Calculates the principal portion of a loan payment.
* **IPMT**: Calculates the interest portion of a loan payment.
* **CUMPRINC**: Calculates the cumulative principal paid on a loan.
* **CUMIPMT**: Calculates the cumulative interest paid on a loan.
* **EFFECT**: Calculates the effective annual interest rate.
* **NOMINAL**: Calculates the nominal annual interest rate.
* **ACCRINT**: Calculates accrued interest for a security that pays periodic interest.
* **ACCRINTM**: Calculates accrued interest for a security that pays interest at maturity.
* **RATE**: Determines the interest rate of an annuity.
* **PDURATION**: Calculates the number of periods required to reach a financial goal.
* **NPER**: Calculates the number of periods for an investment.

Calculate Depreciation

* **SLN**: Calculates depreciation using the straight-line method.
* **DB**: Calculates depreciation using the declining balance method.
* **DDB**: Calculates depreciation using the double-declining balance method.
* **SYD**: Calculates depreciation for a specified period using the sum-of-years' digits method.
* **VDB**: Calculates depreciation for a partial period using the variable declining balance method.

Determining Values and Rates of Return

* **FV**: Calculates the future value of an investment.
* **FVSCHEDULE**: Calculates the future value of an investment with variable returns.
* **PV**: Calculates the present value of an investment.
* **NPV**: Calculates the net present value of an investment.
* **XNPV**: Calculates the net present value for irregular cash flows.
* **IRR**: Calculates the internal rate of return for a series of cash flows.
* **XIRR**: Calculates the internal rate of return for irregular cash flows.
* **MIRR**: Calculates the modified internal rate of return for a series of cash flows.
* **RRI**: Calculates the interest rate for the growth of an investment.

Functions and Data Types in Excel for Microsoft 365

* **STOCKHISTORY**: Retrieves historical stock prices.
* **FIELDVALUE**: Retrieves field data from data types.
* **EDATE**: Returns the serial number of the date that is the indicated number of months before or after the start date.
* **EOMONTH**: Returns the serial number of the last day of the month before or after a specified number of months.
* **IF**: Performs a logical test and returns one value for a TRUE result and another for a FALSE result.

Combining Functions to Perform Financial Analysis

* **RATE**: Used again for compound annual growth rate (CAGR).
* **SLN**: Used again for calculating depreciation.
* **NPV**: Used again for calculating discounted cash flow (DCF).

These formulas are essential for performing various financial calculations and analyses in Excel.