

Appendix: Compound Interest Tables

n	Single Payment		Interest Rate Factor (1%)				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.010	.9901	1.0000	1.0100	1.000	0.990	0	0	1
2	1.020	.9803	.4975	.5075	2.010	1.970	0.498	0.980	2
3	1.030	.9706	.3300	.3400	3.030	2.941	0.993	2.921	3
4	1.041	.9610	.2463	.2563	4.060	3.902	1.488	5.804	4
5	1.051	.9515	.1960	.2060	5.101	4.853	1.980	9.610	5
6	1.062	.9420	.1625	.1725	6.152	5.795	2.471	14.320	6
7	1.072	.9327	.1386	.1486	7.214	6.728	2.960	19.917	7
8	1.083	.9235	.1207	.1307	8.286	7.652	3.448	26.381	8
9	1.094	.9143	.1067	.1167	9.369	8.566	3.934	33.695	9
10	1.105	.9053	.0956	.1056	10.462	9.471	4.418	41.843	10
11	1.116	.8963	.0865	.0965	11.567	10.368	4.900	50.806	11
12	1.127	.8874	.0788	.0888	12.682	11.255	5.381	60.568	12
13	1.138	.8787	.0724	.0824	13.809	12.134	5.861	71.112	13
14	1.149	.8700	.0669	.0769	14.947	13.004	6.338	82.422	14
15	1.161	.8613	.0621	.0721	16.097	13.865	6.814	94.481	15
16	1.173	.8528	.0579	.0679	17.258	14.718	7.289	107.273	16
17	1.184	.8444	.0543	.0643	18.430	15.562	7.761	120.783	17
18	1.196	.8360	.0510	.0610	19.615	16.398	8.232	134.995	18
19	1.208	.8277	.0481	.0581	20.811	17.226	8.702	149.895	19
20	1.220	.8195	.0454	.0554	22.019	18.046	9.169	165.465	20
21	1.232	.8114	.0430	.0530	23.239	18.857	9.635	181.694	21
22	1.245	.8034	.0409	.0509	24.472	19.660	10.100	198.565	22
23	1.257	.7954	.0389	.0489	25.716	20.456	10.563	216.065	23
24	1.270	.7876	.0371	.0471	26.973	21.243	11.024	234.179	24
25	1.282	.7798	.0354	.0454	28.243	22.023	11.483	252.892	25
26	1.295	.7720	.0339	.0439	29.526	22.795	11.941	272.195	26
27	1.308	.7644	.0324	.0424	30.821	23.560	12.397	292.069	27
28	1.321	.7568	.0311	.0411	32.129	24.316	12.852	312.504	28
29	1.335	.7493	.0299	.0399	33.450	25.066	13.304	333.486	29
30	1.348	.7419	.0287	.0387	34.785	25.808	13.756	355.001	30

Interest Rate Factor (2%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Factor Find P Given G P/G	
1	1.020	.9804	1.0000	1.0200	1.000	0.980	0	0	1
2	1.040	.9612	.4951	.5151	2.020	1.942	0.495	0.961	2
3	1.061	.9423	.3268	.3468	3.060	2.884	0.987	2.846	3
4	1.082	.9238	.2426	.2626	4.122	3.808	1.475	5.617	4
5	1.104	.9057	.1922	.2122	5.204	4.713	1.960	9.240	5
6	1.126	.8880	.1585	.1785	6.308	5.601	2.442	13.679	6
7	1.149	.8706	.1345	.1545	7.434	6.472	2.921	18.903	7
8	1.172	.8535	.1165	.1365	8.583	7.325	3.396	24.877	8
9	1.195	.8368	.1025	.1225	9.755	8.162	3.868	31.571	9
10	1.219	.8203	.0913	.1113	10.950	8.983	4.337	38.954	10
11	1.243	.8043	.0822	.1022	12.169	9.787	4.802	46.996	11
12	1.268	.7885	.0746	.0946	13.412	10.575	5.264	55.669	12
13	1.294	.7730	.0681	.0881	14.680	11.348	5.723	64.946	13
14	1.319	.7579	.0626	.0826	15.974	12.106	6.178	74.798	14
15	1.346	.7430	.0578	.0778	17.293	12.849	6.631	85.200	15
16	1.373	.7284	.0537	.0737	18.639	13.578	7.080	96.127	16
17	1.400	.7142	.0500	.0700	20.012	14.292	7.526	107.553	17
18	1.428	.7002	.0467	.0667	21.412	14.992	7.968	119.456	18
19	1.457	.6864	.0438	.0638	22.840	15.678	8.407	131.812	19
20	1.486	.6730	.0412	.0612	24.297	16.351	8.843	144.598	20
21	1.516	.6598	.0388	.0588	25.783	17.011	9.276	157.793	21
22	1.546	.6468	.0366	.0566	27.299	17.658	9.705	171.377	22
23	1.577	.6342	.0347	.0547	28.845	18.292	10.132	185.328	23
24	1.608	.6217	.0329	.0529	30.422	18.914	10.555	199.628	24
25	1.641	.6095	.0312	.0512	32.030	19.523	10.974	214.256	25
26	1.673	.5976	.0297	.0497	33.671	20.121	11.391	229.196	26
27	1.707	.5859	.0283	.0483	35.344	20.707	11.804	244.428	27
28	1.741	.5744	.0270	.0470	37.051	21.281	12.214	259.936	28
29	1.776	.5631	.0258	.0458	38.792	21.844	12.621	275.703	29
30	1.811	.5521	.0247	.0447	40.568	22.396	13.025	291.713	30

Interest Rate Factor (3%)

n	Single Payment		Uniform Payment Series			Arithmetic Gradient			n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Factor Find P Given G P/G	
1	1.030	.9709	1.0000	1.0300	1.000	0.971	0	0	1
2	1.061	.9426	.4926	.5226	2.030	1.913	0.493	0.943	2
3	1.093	.9151	.3235	.3535	3.091	2.829	0.980	2.773	3
4	1.126	.8885	.2390	.2690	4.184	3.717	1.463	5.438	4
5	1.159	.8626	.1884	.2184	5.309	4.580	1.941	8.889	5
6	1.194	.8375	.1546	.1846	6.468	5.417	2.414	13.076	6
7	1.230	.8131	.1305	.1605	7.662	6.230	2.882	17.955	7
8	1.267	.7894	.1125	.1425	8.892	7.020	3.345	23.481	8
9	1.305	.7664	.0984	.1284	10.159	7.786	3.803	29.612	9
10	1.344	.7441	.0872	.1172	11.464	8.530	4.256	36.309	10
11	1.384	.7224	.0781	.1081	12.808	9.253	4.705	43.533	11
12	1.426	.7014	.0705	.1005	14.192	9.954	5.148	51.248	12
13	1.469	.6810	.0640	.0940	15.618	10.635	5.587	59.419	13
14	1.513	.6611	.0585	.0885	17.086	11.296	6.021	68.014	14
15	1.558	.6419	.0538	.0838	18.599	11.938	6.450	77.000	15
16	1.605	.6232	.0496	.0796	20.157	12.561	6.874	86.348	16
17	1.653	.6050	.0460	.0760	21.762	13.166	7.294	96.028	17
18	1.702	.5874	.0427	.0727	23.414	13.754	7.708	106.014	18
19	1.754	.5703	.0398	.0698	25.117	14.324	8.118	116.279	19
20	1.806	.5537	.0372	.0672	26.870	14.877	8.523	126.799	20
21	1.860	.5375	.0349	.0649	28.676	15.415	8.923	137.549	21
22	1.916	.5219	.0327	.0627	30.537	15.937	9.319	148.509	22
23	1.974	.5067	.0308	.0608	32.453	16.444	9.709	159.656	23
24	2.033	.4919	.0290	.0590	34.426	16.936	10.095	170.971	24
25	2.094	.4776	.0274	.0574	36.459	17.413	10.477	182.433	25
26	2.157	.4637	.0259	.0559	38.553	17.877	10.853	194.026	26
27	2.221	.4502	.0246	.0546	40.710	18.327	11.226	205.731	27
28	2.288	.4371	.0233	.0533	42.931	18.764	11.593	217.532	28
29	2.357	.4243	.0221	.0521	45.219	19.188	11.956	229.413	29
30	2.427	.4120	.0210	.0510	47.575	19.600	12.314	241.361	30

Interest Rate Factor (4%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Present Worth Find P Given G P/G	
1	1.040	.9615	1.0000	1.0400	1.000	0.962	0	0	1
2	1.082	.9246	.4902	.5302	2.040	1.886	0.490	0.925	2
3	1.125	.8890	.3203	.3603	3.122	2.775	0.974	2.702	3
4	1.170	.8548	.2355	.2755	4.246	3.630	1.451	5.267	4
5	1.217	.8219	.1846	.2246	5.416	4.452	1.922	8.555	5
6	1.265	.7903	.1508	.1908	6.633	5.242	2.386	12.506	6
7	1.316	.7599	.1266	.1666	7.898	6.002	2.843	17.066	7
8	1.369	.7307	.1085	.1485	9.214	6.733	3.294	22.180	8
9	1.423	.7026	.0945	.1345	10.583	7.435	3.739	27.801	9
10	1.480	.6756	.0833	.1233	12.006	8.111	4.177	33.881	10
11	1.539	.6496	.0741	.1141	13.486	8.760	4.609	40.377	11
12	1.601	.6246	.0666	.1066	15.026	9.385	5.034	47.248	12
13	1.665	.6006	.0601	.1001	16.627	9.986	5.453	54.454	13
14	1.732	.5775	.0547	.0947	18.292	10.563	5.866	61.962	14
15	1.801	.5553	.0499	.0899	20.024	11.118	6.272	69.735	15
16	1.873	.5339	.0458	.0858	21.825	11.652	6.672	77.744	16
17	1.948	.5134	.0422	.0822	23.697	12.166	7.066	85.958	17
18	2.026	.4936	.0390	.0790	25.645	12.659	7.453	94.350	18
19	2.107	.4746	.0361	.0761	27.671	13.134	7.834	102.893	19
20	2.191	.4564	.0336	.0736	29.778	13.590	8.209	111.564	20
21	2.279	.4388	.0313	.0713	31.969	14.029	8.578	120.341	21
22	2.370	.4220	.0292	.0692	34.248	14.451	8.941	129.202	22
23	2.465	.4057	.0273	.0673	36.618	14.857	9.297	138.128	23
24	2.563	.3901	.0256	.0656	39.083	15.247	9.648	147.101	24
25	2.666	.3751	.0240	.0640	41.646	15.622	9.993	156.104	25
26	2.772	.3607	.0226	.0626	44.312	15.983	10.331	165.121	26
27	2.883	.3468	.0212	.0612	47.084	16.330	10.664	174.138	27
28	2.999	.3335	.0200	.0600	49.968	16.663	10.991	183.142	28
29	3.119	.3207	.0189	.0589	52.966	16.984	11.312	192.120	29
30	3.243	.3083	.0178	.0578	56.085	17.292	11.627	201.062	30

Interest Rate Factor (5%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.050	.9524	1.0000	1.0500	1.000	0.952	0	0	1
2	1.102	.9070	.4878	.5378	2.050	1.859	0.488	0.907	2
3	1.158	.8638	.3172	.3672	3.152	2.723	0.967	2.635	3
4	1.216	.8227	.2320	.2820	4.310	3.546	1.439	5.103	4
5	1.276	.7835	.1810	.2310	5.526	4.329	1.902	8.237	5
6	1.340	.7462	.1470	.1970	6.802	5.076	2.358	11.968	6
7	1.407	.7107	.1228	.1728	8.142	5.786	2.805	16.232	7
8	1.477	.6768	.1047	.1547	9.549	6.463	3.244	20.970	8
9	1.551	.6446	.0907	.1407	11.027	7.108	3.676	26.127	9
10	1.629	.6139	.0795	.1295	12.578	7.722	4.099	31.652	10
11	1.710	.5847	.0704	.1204	14.207	8.306	4.514	37.499	11
12	1.796	.5568	.0628	.1128	15.917	8.863	4.922	43.624	12
13	1.886	.5303	.0565	.1065	17.713	9.394	5.321	49.988	13
14	1.980	.5051	.0510	.1010	19.599	9.899	5.713	56.553	14
15	2.079	.4810	.0463	.0963	21.579	10.380	6.097	63.288	15
16	2.183	.4581	.0423	.0923	23.657	10.838	6.474	70.159	16
17	2.292	.4363	.0387	.0887	25.840	11.274	6.842	77.140	17
18	2.407	.4155	.0355	.0855	28.132	11.690	7.203	84.204	18
19	2.527	.3957	.0327	.0827	30.539	12.085	7.557	91.327	19
20	2.653	.3769	.0302	.0802	33.066	12.462	7.903	98.488	20
21	2.786	.3589	.0280	.0780	35.719	12.821	8.242	105.667	21
22	2.925	.3419	.0260	.0760	38.505	13.163	8.573	112.846	22
23	3.072	.3256	.0241	.0741	41.430	13.489	8.897	120.008	23
24	3.225	.3101	.0225	.0725	44.502	13.799	9.214	127.140	24
25	3.386	.2953	.0210	.0710	47.727	14.094	9.524	134.227	25
26	3.556	.2812	.0196	.0696	51.113	14.375	9.827	141.258	26
27	3.733	.2678	.0183	.0683	54.669	14.643	10.122	148.222	27
28	3.920	.2551	.0171	.0671	58.402	14.898	10.411	155.110	28
29	4.116	.2429	.0160	.0660	62.323	15.141	10.694	161.912	29
30	4.322	.2314	.0151	.0651	66.439	15.372	10.969	168.622	30

Interest Rate Factor (4%)

n	Single Payment		Uniform Payment Series			Arithmetic Gradient		n	
	Compound Amount Factor Find P Given F/P	Present Worth Factor Find P Given F/P/F	Sinking Fund Factor Find A Given F/A/F	Capital Recovery Factor Find A Given P/A/P	Compound Amount Factor Find F Given A/F/A	Present Worth Factor Find P Given A/P/A	Gradient Uniform Series Find A Given G/A/G	Gradient Present Worth Find P Given G/P/G	
1	1.040	.9615	1.0000	1.0400	1.000	0.962	0	0	1
2	1.082	.9246	.4902	.5302	2.040	1.886	0.490	0.925	2
3	1.125	.8890	.3203	.3603	3.122	2.775	0.974	2.702	3
4	1.170	.8548	.2355	.2755	4.246	3.630	1.451	5.267	4
5	1.217	.8219	.1846	.2246	5.416	4.452	1.922	8.555	5
6	1.265	.7903	.1508	.1908	6.633	5.242	2.386	12.506	6
7	1.316	.7599	.1266	.1666	7.898	6.002	2.843	17.066	7
8	1.369	.7307	.1085	.1485	9.214	6.733	3.294	22.180	8
9	1.423	.7026	.0945	.1345	10.583	7.435	3.739	27.801	9
10	1.480	.6756	.0833	.1233	12.006	8.111	4.177	33.881	10
11	1.539	.6496	.0741	.1141	13.486	8.760	4.609	40.377	11
12	1.601	.6246	.0666	.1066	15.026	9.385	5.034	47.248	12
13	1.665	.6006	.0601	.1001	16.627	9.986	5.453	54.454	13
14	1.732	.5775	.0547	.0947	18.292	10.563	5.866	61.962	14
15	1.801	.5553	.0499	.0899	20.024	11.118	6.272	69.735	15
16	1.873	.5339	.0458	.0858	21.825	11.652	6.672	77.744	16
17	1.948	.5134	.0422	.0822	23.697	12.166	7.066	85.958	17
18	2.026	.4936	.0390	.0790	25.645	12.659	7.453	94.350	18
19	2.107	.4746	.0361	.0761	27.671	13.134	7.834	102.893	19
20	2.191	.4564	.0336	.0736	29.778	13.590	8.209	111.564	20
21	2.279	.4388	.0313	.0713	31.969	14.029	8.578	120.341	21
22	2.370	.4220	.0292	.0692	34.248	14.451	8.941	129.202	22
23	2.465	.4057	.0273	.0673	36.618	14.857	9.297	138.128	23
24	2.563	.3901	.0256	.0656	39.083	15.247	9.648	147.101	24
25	2.666	.3751	.0240	.0640	41.646	15.622	9.993	156.104	25
26	2.772	.3607	.0226	.0626	44.312	15.983	10.331	165.121	26
27	2.883	.3468	.0212	.0612	47.084	16.330	10.664	174.138	27
28	2.999	.3335	.0200	.0600	49.968	16.663	10.991	183.142	28
29	3.119	.3207	.0189	.0589	52.966	16.984	11.312	192.120	29
30	3.243	.3083	.0178	.0578	56.085	17.292	11.627	201.062	30

Interest Rate Factor (5%)

n	Single Payment		Uniform Payment Series			Arithmetic Gradient		n	
	Compound Amount Factor Find F Given F/P/F	Present Worth Factor Find P Given F/P/F	Sinking Fund Factor Find A Given F/A/F	Capital Recovery Factor Find A Given P/A/P	Compound Amount Factor Find F Given A/P/A	Present Worth Factor Find P Given A/P/A	Gradient Uniform Series Find A Given G/A/G	Gradient Present Worth Find P Given G/P/G	
1	1.050	.9524	1.0000	1.0500	1.000	0.952	0	0	1
2	1.102	.9070	.4878	.5378	2.050	1.859	0.488	0.907	2
3	1.158	.8638	.3172	.3672	3.152	2.723	0.967	2.635	3
4	1.216	.8227	.2320	.2820	4.310	3.546	1.439	5.103	4
5	1.276	.7835	.1810	.2310	5.526	4.329	1.902	8.237	5
6	1.340	.7462	.1470	.1970	6.802	5.076	2.358	11.968	6
7	1.407	.7107	.1228	.1728	8.142	5.786	2.805	16.232	7
8	1.477	.6768	.1047	.1547	9.549	6.463	3.244	20.970	8
9	1.551	.6446	.0907	.1407	11.027	7.108	3.676	26.127	9
10	1.629	.6139	.0795	.1295	12.578	7.722	4.099	31.652	10
11	1.710	.5847	.0704	.1204	14.207	8.306	4.514	37.499	11
12	1.796	.5568	.0628	.1128	15.917	8.863	4.922	43.624	12
13	1.886	.5303	.0565	.1065	17.713	9.394	5.321	49.988	13
14	1.980	.5051	.0510	.1010	19.599	9.899	5.713	56.553	14
15	2.079	.4810	.0463	.0963	21.579	10.380	6.097	63.288	15
16	2.183	.4581	.0423	.0923	23.657	10.838	6.474	70.159	16
17	2.292	.4363	.0387	.0887	25.840	11.274	6.842	77.140	17
18	2.407	.4155	.0355	.0855	28.132	11.690	7.203	84.204	18
19	2.527	.3957	.0327	.0827	30.539	12.085	7.557	91.327	19
20	2.653	.3769	.0302	.0802	33.066	12.462	7.903	98.488	20
21	2.786	.3589	.0280	.0780	35.719	12.821	8.242	105.667	21
22	2.925	.3419	.0260	.0760	38.505	13.163	8.573	112.846	22
23	3.072	.3256	.0241	.0741	41.430	13.489	8.897	120.008	23
24	3.225	.3101	.0225	.0725	44.502	13.799	9.214	127.140	24
25	3.386	.2953	.0210	.0710	47.727	14.094	9.524	134.227	25
26	3.556	.2812	.0196	.0696	51.113	14.375	9.827	141.258	26
27	3.733	.2678	.0183	.0683	54.669	14.643	10.122	148.222	27
28	3.920	.2551	.0171	.0671	58.402	14.898	10.411	155.110	28
29	4.116	.2429	.0160	.0660	62.323	15.141	10.694	161.912	29
30	4.322	.2314	.0151	.0651	66.439	15.372	10.969	168.622	30

Interest Rate Factor (6%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A F/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.060	.9434	1.0000	1.0600	1.000	0.943	0	0	1
2	1.124	.8900	.4854	.5454	2.060	1.833	0.485	0.890	2
3	1.191	.8396	.3141	.3741	3.184	2.673	0.961	2.569	3
4	1.262	.7921	.2286	.2886	4.375	3.465	1.427	4.945	4
5	1.338	.7473	.1774	.2374	5.637	4.212	1.884	7.934	5
6	1.419	.7050	.1434	.2034	6.975	4.917	2.330	11.459	6
7	1.504	.6651	.1191	.1791	8.394	5.582	2.768	15.450	7
8	1.594	.6274	.1010	.1610	9.897	6.210	3.195	19.841	8
9	1.689	.5919	.0870	.1470	11.491	6.802	3.613	24.577	9
10	1.791	.5584	.0759	.1359	13.181	7.360	4.022	29.602	10
11	1.898	.5268	.0668	.1268	14.972	7.887	4.421	34.870	11
12	2.012	.4970	.0593	.1193	16.870	8.384	4.811	40.337	12
13	2.133	.4688	.0530	.1130	18.882	8.853	5.192	45.963	13
14	2.261	.4423	.0476	.1076	21.015	9.295	5.564	51.713	14
15	2.397	.4173	.0430	.1030	23.276	9.712	5.926	57.554	15
16	2.540	.3936	.0390	.0990	25.672	10.106	6.279	63.459	16
17	2.693	.3714	.0354	.0954	28.213	10.477	6.624	69.401	17
18	2.854	.3503	.0324	.0924	30.906	10.828	6.960	75.357	18
19	3.026	.3305	.0296	.0896	33.760	11.158	7.287	81.306	19
20	3.207	.3118	.0272	.0872	36.786	11.470	7.605	87.230	20
21	3.400	.2942	.0250	.0850	39.993	11.764	7.915	93.113	21
22	3.604	.2775	.0230	.0830	43.392	12.042	8.217	98.941	22
23	3.820	.2618	.0213	.0813	46.996	12.303	8.510	104.700	23
24	4.049	.2470	.0197	.0797	50.815	12.550	8.795	110.381	24
25	4.292	.2330	.0182	.0782	54.864	12.783	9.072	115.973	25
26	4.549	.2198	.0169	.0769	59.156	13.003	9.341	121.468	26
27	4.822	.2074	.0157	.0757	63.706	13.211	9.603	126.860	27
28	5.112	.1956	.0146	.0746	68.528	13.406	9.857	132.142	28
29	5.418	.1846	.0136	.0736	73.640	13.591	10.103	137.309	29
30	5.743	.1741	.0126	.0726	79.058	13.765	10.342	142.359	30

Interest Rate Factor (7%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A F/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.070	.9346	1.0000	1.0700	1.000	0.935	0	0	1
2	1.145	.8734	.4831	.5531	2.070	1.808	0.483	0.873	2
3	1.225	.8163	.3111	.3811	3.215	2.624	0.955	2.506	3
4	1.311	.7629	.2252	.2952	4.440	3.387	1.416	4.795	4
5	1.403	.7130	.1739	.2439	5.751	4.100	1.865	7.647	5
6	1.501	.6663	.1398	.2098	7.153	4.767	2.303	10.978	6
7	1.606	.6227	.1156	.1856	8.654	5.389	2.730	14.715	7
8	1.718	.5820	.0975	.1675	10.260	5.971	3.147	18.789	8
9	1.838	.5439	.0835	.1535	11.978	6.515	3.552	23.140	9
10	1.967	.5083	.0724	.1424	13.816	7.024	3.9462	7.716	10
11	2.105	.4751	.0634	.1334	15.784	7.499	4.330	32.467	11
12	2.252	.4440	.0559	.1259	17.888	7.943	4.703	37.351	12
13	2.410	.4150	.0497	.1197	20.141	8.358	5.065	42.330	13
14	2.579	.3878	.0443	.1143	22.551	8.745	5.417	47.372	14
15	2.759	.3624	.0398	.1098	25.129	9.108	5.758	52.446	15
16	2.952	.3387	.0359	.1059	27.888	9.447	6.090	57.527	16
17	3.159	.3166	.0324	.1024	30.840	9.763	6.411	62.592	17
18	3.380	.2959	.0294	.0994	33.999	10.059	6.722	67.622	18
19	3.617	.2765	.0268	.0968	37.379	10.336	7.024	72.599	19
20	3.870	.2584	.0244	.0944	40.996	10.594	7.316	77.509	20
21	4.141	.2415	.0223	.0923	44.865	10.836	7.599	82.339	21
22	4.430	.2257	.0204	.0904	49.006	11.061	7.872	87.079	22
23	4.741	.2109	.0187	.0887	53.436	11.272	8.137	91.720	23
24	5.072	.1971	.0172	.0872	58.177	11.469	8.392	96.255	24
25	5.427	.1842	.0158	.0858	63.249	11.654	8.639	100.677	25
26	5.807	.1722	.0146	.0846	68.677	11.826	8.877	104.981	26
27	6.214	.1609	.0134	.0834	74.484	11.987	9.107	109.166	27
28	6.649	.1504	.0124	.0824	80.698	12.137	9.329	113.227	28
29	7.114	.1406	.0114	.0814	87.347	12.278	9.543	117.162	29
30	7.612	.1314	.0106	.0806	94.461	12.409	9.749	120.972	30

Interest Rate Factor (8%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F F/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.080	.9259	1.0000	1.0800	1.000	0.926	0	0	1
2	1.166	.8573	.4808	.5608	2.080	1.783	0.481	0.857	2
3	1.260	.7938	.3080	.3880	3.246	2.577	0.949	2.445	3
4	1.360	.7350	.2219	.3019	4.506	3.312	1.404	4.650	4
5	1.469	.6806	.1705	.2505	5.867	3.993	1.846	7.372	5
6	1.587	.6302	.1363	.2163	7.336	4.623	2.276	10.523	6
7	1.714	.5835	.1121	.1921	8.923	5.206	2.694	14.024	7
8	1.851	.5403	.0940	.1740	10.637	5.747	3.099	17.806	8
9	1.999	.5002	.0801	.1601	12.488	6.247	3.491	21.808	9
10	2.159	.4632	.0690	.1490	14.487	6.710	3.871	25.977	10
11	2.332	.4289	.0601	.1401	16.645	7.139	4.240	30.266	11
12	2.518	.3971	.0527	.1327	18.977	7.536	4.596	34.634	12
13	2.720	.3677	.0465	.1265	21.495	7.904	4.940	39.046	13
14	2.937	.3405	.0413	.1213	24.215	8.244	5.273	43.472	14
15	3.172	.3152	.0368	.1168	27.152	8.559	5.594	47.886	15
16	3.426	.2919	.0330	.1130	30.324	8.851	5.905	52.264	16
17	3.700	.2703	.0296	.1096	33.750	9.122	6.204	56.588	17
18	3.996	.2502	.0267	.1067	37.450	9.372	6.492	60.843	18
19	4.316	.2317	.0241	.1041	41.446	9.604	6.770	65.013	19
20	4.661	.2145	.0219	.1019	45.762	9.818	7.037	69.090	20
21	5.034	.1987	.0198	.0998	50.423	10.017	7.294	73.063	21
22	5.437	.1839	.0180	.0980	55.457	10.201	7.541	76.926	22
23	5.871	.1703	.0164	.0964	60.893	10.371	7.779	80.673	23
24	6.341	.1577	.0150	.0950	66.765	10.529	8.007	84.300	24
25	6.848	.1460	.0137	.0937	73.106	10.675	8.225	87.804	25
26	7.396	.1352	.0125	.0925	79.954	10.810	8.435	91.184	26
27	7.988	.1252	.0114	.0914	87.351	10.935	8.636	94.439	27
28	8.627	.1159	.0105	.0905	95.339	11.051	8.829	97.569	28
29	9.317	.1073	.00962	.0896	103.966	11.158	9.013	100.574	29
30	10.063	.0994	.00883	.0888	113.283	11.258	9.190	103.456	30

Interest Rate Factor (9%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F F/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.090	.9174	1.0000	1.0900	1.000	0.917	0	0	1
2	1.188	.8417	.4785	.5685	2.090	1.759	0.478	0.842	2
3	1.295	.7722	.3051	.3951	3.278	2.531	0.943	2.386	3
4	1.412	.7084	.2187	.3087	4.573	3.240	1.393	4.511	4
5	1.539	.6499	.1671	.2571	5.985	3.890	1.828	7.111	5
6	1.677	.5963	.1329	.2229	7.523	4.486	2.250	10.092	6
7	1.828	.5470	.1087	.1987	9.200	5.033	2.657	13.375	7
8	1.993	.5019	.0907	.1807	11.028	5.535	3.051	16.888	8
9	2.172	.4604	.0768	.1668	13.021	5.995	3.431	20.571	9
10	2.367	.4224	.0658	.1558	15.193	6.418	3.798	24.373	10
11	2.580	.3875	.0569	.1469	17.560	6.805	4.151	28.248	11
12	2.813	.3555	.0497	.1397	20.141	7.161	4.491	32.159	12
13	3.066	.3262	.0436	.1336	22.953	7.487	4.818	36.073	13
14	3.342	.2992	.0384	.1284	26.019	7.786	5.133	39.963	14
15	3.642	.2745	.0341	.1241	29.361	8.061	5.435	43.807	15
16	3.970	.2519	.0303	.1203	33.003	8.313	5.724	47.585	16
17	4.328	.2311	.0270	.1170	36.974	8.544	6.002	51.282	17
18	4.717	.2120	.0242	.1142	41.301	8.756	6.269	54.886	18
19	5.142	.1945	.0217	.1117	46.019	8.950	6.524	58.387	19
20	5.604	.1784	.0195	.1095	51.160	9.129	6.767	61.777	20
21	6.109	.1637	.0176	.1076	56.765	9.292	7.001	65.051	21
22	6.659	.1502	.0159	.1059	62.873	9.442	7.223	68.205	22
23	7.258	.1378	.0144	.1044	69.532	9.580	7.436	71.236	23
24	7.911	.1264	.0130	.1030	76.790	9.707	7.638	74.143	24
25	8.623	.1160	.0118	.1018	84.701	9.823	7.832	76.927	25
26	9.399	.1064	.0107	.1007	93.324	9.929	8.016	79.586	26
27	10.245	.0976	.00973	.0997	102.723	10.027	8.191	82.124	27
28	11.167	.0895	.00885	.0989	112.968	10.116	8.357	84.542	28
29	12.172	.0822	.00806	.0981	124.136	10.198	8.515	86.842	29
30	13.268	.0754	.00734	.0973	136.308	10.274	8.666	89.028	30

Interest Rate Factor (10%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A/P Given F/A	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A/G	Gradient Uniform Series Find A Given G A/G	Present Worth Factor Find P Given G P/G	
1	1.100	.9091	1.0000	1.1000	1.000	0.909	0	0	1
2	1.210	.8264	.4762	.5762	2.100	1.736	0.476	0.826	2
3	1.331	.7513	.3021	.4021	3.310	2.487	0.937	2.329	3
4	1.464	.6830	.2155	.3155	4.641	3.170	1.381	4.378	4
5	1.611	.6209	.1638	.2638	6.105	3.791	1.810	6.862	5
6	1.772	.5645	.1296	.2296	7.716	4.355	2.224	9.684	6
7	1.949	.5132	.1054	.2054	9.487	4.868	2.622	12.763	7
8	2.144	.4665	.0874	.1874	11.436	5.335	3.004	16.029	8
9	2.358	.4241	.0736	.1736	13.579	5.759	3.372	19.421	9
10	2.594	.3855	.0627	.1627	15.937	6.145	3.725	22.891	10
11	2.853	.3505	.0540	.1540	18.531	6.495	4.064	26.396	11
12	3.138	.3186	.0468	.1468	21.384	6.814	4.388	29.901	12
13	3.452	.2897	.0408	.1408	24.523	7.103	4.699	33.377	13
14	3.797	.2633	.0357	.1357	27.975	7.367	4.996	36.801	14
15	4.177	.2394	.0315	.1315	31.772	7.606	5.279	40.152	15
16	4.595	.2176	.0278	.1278	35.950	7.824	5.549	43.416	16
17	5.054	.1978	.0247	.1247	40.545	8.022	5.807	46.582	17
18	5.560	.1799	.0219	.1219	45.599	8.201	6.053	49.640	18
19	6.116	.1635	.0195	.1195	51.159	8.365	6.286	52.583	19
20	6.728	.1486	.0175	.1175	57.275	8.514	6.508	55.407	20
21	7.400	.1351	.0156	.1156	64.003	8.649	6.719	58.110	21
22	8.140	.1228	.0140	.1140	71.403	8.772	6.919	60.689	22
23	8.954	.1117	.0126	.1126	79.543	8.883	7.108	63.146	23
24	9.850	.1015	.0113	.1113	88.497	8.985	7.288	65.481	24
25	10.835	.0923	.0102	.1102	98.347	9.077	7.458	67.696	25
26	11.918	.0839	.00916	.1092	109.182	9.161	7.6196	9.794	26
27	13.110	.0763	.00826	.1083	121.100	9.237	7.770	71.777	27
28	14.421	.0693	.00745	.1075	134.210	9.307	7.914	73.650	28
29	15.863	.0630	.00673	.1067	148.631	9.370	8.049	75.415	29
30	17.449	.0573	.00608	.1061	164.494	9.427	8.176	77.077	30

Interest Rate Factor (11%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A/P Given F/A	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A/G	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.1100	0.9009	1.0000	1.1100	1.0000	0.9009	0.0000	0.0000	1
2	1.2321	0.8116	0.4739	0.5839	2.1100	1.7125	0.4739	0.8116	2
3	1.3676	0.7312	0.2992	0.4092	3.3421	2.4437	0.9306	2.2740	3
4	1.5181	0.6587	0.2123	0.3223	4.7097	3.1024	1.3700	4.2502	4
5	1.6851	0.5935	0.1606	0.2706	6.2275	3.6959	1.7923	6.6240	5
6	1.8704	0.5346	0.1264	0.2364	7.9129	4.2305	2.1976	9.2972	6
7	2.0762	0.4817	0.1022	0.2122	9.7833	4.7122	2.5863	12.1872	7
8	2.3045	0.4339	0.0843	0.1943	11.8594	5.1461	2.9585	15.2246	8
9	2.5580	0.3909	0.0706	0.1806	14.1640	5.5370	3.3144	18.3520	9
10	2.8394	0.3522	0.0598	0.1698	16.7220	5.8892	3.6544	21.5217	10
11	3.1518	0.3173	0.0511	0.1611	19.5614	6.2065	3.9788	24.6945	11
12	3.4985	0.2858	0.0440	0.1540	22.7132	6.4924	4.2879	27.8388	12
13	3.8833	0.2575	0.0382	0.1482	26.2116	6.7499	4.5822	30.9290	13
14	4.3104	0.2320	0.0332	0.1432	30.0949	6.9819	4.8619	33.9449	14
15	4.7546	0.2090	0.0291	0.1391	34.4054	7.1909	5.1275	36.8709	15
16	5.3109	0.1883	0.0255	0.1355	39.1899	7.3792	5.3794	39.6953	16
17	5.8951	0.1696	0.0225	0.1325	44.5008	7.5488	5.6180	42.4095	17
18	6.5436	0.1528	0.0198	0.1298	50.3959	7.7016	5.8439	45.0074	18
19	7.2633	0.1377	0.0176	0.1276	56.9395	7.8393	6.0574	47.4856	19
20	8.0623	0.1240	0.0156	0.1256	64.2028	7.9633	6.2590	49.8423	20
21	8.9492	0.1117	0.0138	0.1238	72.2631	8.0751	6.4491	52.0771	21
22	9.9336	0.1007	0.0123	0.1223	81.2143	8.1757	6.6283	54.1912	22
23	11.0263	0.0907	0.0110	0.1210	91.1479	8.2664	6.7969	56.1864	23
24	11.2392	0.0817	0.0098	0.1198	102.1742	8.3481	6.9555	58.0656	24
25	13.5855	0.0736	0.0087	0.1187	114.4133	8.4217	7.1045	59.8322	25
26	15.0799	0.0663	0.0078	0.1178	127.9988	8.4881	7.2443	61.4900	26
27	16.7386	0.0597	0.0070	0.1170	143.0786	8.5478	7.3754	63.0433	27
28	18.579	0.0538	0.0063	0.1163	159.8173	8.601	7.4982	64.4965	28
29	20.6237	0.048	0.0056	0.1156	178.3972	8.650	7.6131	65.8542	29
30	22.89	0.0437	0.0050	0.1150	199.0209	8.69	7.7206	67.1210	30

Interest Rate Factor (12%)

Single Payment		Uniform Payment Series				Arithmetic Gradient		n
Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.120	8929	1.0000	1.1200	1.000	0.893	0	1
2	1.254	.7972	.4717	.5917	2.120	1.690	0.472	0.797
3	1.405	.7118	.2963	.4163	3.374	2.402	0.925	2.221
4	1.574	.6355	.2092	.3292	4.779	3.037	1.359	4.127
5	1.762	.5674	.1574	.2774	6.353	3.605	1.775	6.397
6	1.974	.5066	.1232	.2432	8.115	4.111	2.172	8.930
7	2.211	.4523	.0991	.2191	10.089	4.564	2.551	11.644
8	2.476	.4039	.0813	.2013	12.300	4.968	2.913	14.471
9	2.773	.3606	.0677	.1877	14.776	5.328	3.257	17.356
10	3.106	.3220	.0570	.1770	17.549	5.650	3.585	20.254
11	3.479	.2875	.0484	.1684	20.655	5.938	3.895	23.129
12	3.896	.2567	.0414	.1614	24.133	6.194	4.190	25.952
13	4.363	.2292	.0357	.1557	28.029	6.424	4.468	28.702
14	4.887	.2046	.0309	.1509	32.393	6.628	4.732	31.362
15	5.474	.1827	.0268	.1468	37.280	6.811	4.980	33.920
16	6.130	.1631	.0234	.1434	42.753	6.974	5.215	36.367
17	6.866	.1456	.0205	.1405	48.884	7.120	5.435	38.697
18	7.690	.1300	.0179	.1379	55.750	7.250	5.643	40.908
19	8.613	.1161	.0158	.1358	63.440	7.366	5.838	42.998
20	9.646	.1037	.0139	.1339	72.052	7.469	6.020	44.968
21	10.804	.0926	.0122	.1322	81.699	7.562	6.191	46.819
22	12.100	.0826	.0108	.1308	92.503	7.645	6.351	48.554
23	13.552	.0738	.00956	.1296	104.603	7.718	6.501	50.178
24	15.179	.0659	.00846	.1285	118.155	7.784	6.641	51.693
25	17.000	.0588	.00750	.1275	133.334	7.843	6.771	53.105
26	19.040	.0525	.00665	.1267	150.334	7.896	6.892	54.418
27	21.325	.0469	.00590	.1259	169.374	7.943	7.005	55.637
28	23.884	.0419	.00524	.1252	190.699	7.984	7.110	56.767
29	26.750	.0374	.00466	.1247	214.583	8.022	7.207	57.814
30	29.960	.0334	.00414	.1241	241.333	8.055	7.297	58.782

Interest Rate Factor (13%)

n	Single Payment		Equal Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find G Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.1300	0.885	1.0000	1.1300	1.0000	0.8850	0.0000	1.3	1
2	1.2769	0.783	0.4695	0.5995	2.1300	1.6681	0.4695	0.7831	2
3	1.4429	0.693	0.2935	0.4235	3.4069	2.3612	0.9187	2.1692	3
4	1.6305	0.613	0.2062	0.336	4.8498	2.9745	1.3497	4.0092	4
5	1.8424	0.542	0.1543	0.2843	6.4803	3.5172	1.9557	6.1802	5
6	2.0820	0.480	0.1202	0.2502	8.3227	3.9975	2.146	8.5818	6
7	2.3526	0.425	0.0961	0.2261	10.4047	4.4226	2.5171	11.1322	7
8	2.6584	0.376	0.0784	0.2084	12.7573	4.7988	2.8685	13.7653	8
9	3.0040	0.332	0.0649	0.1949	15.4157	5.1317	3.201	16.4284	9
10	3.3940	0.294	0.0543	0.1843	18.4197	5.4262	3.5162	19.079	10
11	3.8359	0.260	0.0458	0.1758	21.8143	5.6869	3.8134	21.6867	11
12	4.3345	0.2307	0.0390	0.1690	25.6592	5.9176	4.093	24.2244	12
13	4.8980	0.204	0.0334	0.1634	29.9847	6.1218	4.3573	26.6744	13
14	5.5348	0.160	0.0287	0.1587	34.8827	6.3025	4.6050	29.0232	14
15	6.2543	0.159	0.0247	0.1547	40.4175	6.4624	4.8375	31.2617	15
16	7.0673	0.141	0.0214	0.1514	46.6717	6.6039	5.0552	33.3841	16
17	7.9861	0.125	0.0186	0.1486	53.7391	6.7291	5.2589	35.3876	17
18	9.0243	0.110	0.0162	0.1462	61.7231	6.8399	5.4491	37.2714	18
19	10.1974	0.098	0.0141	0.144	70.7494	6.9380	5.6265	39.0366	19
20	11.5231	0.086	0.0124	0.1424	80.9468	7.0248	5.7917	40.6854	20
21	13.0211	0.076	0.0108	0.1408	92.4699	7.1016	5.9454	42.2214	21
22	14.7138	0.068	0.0095	0.1395	105.4910	7.1695	6.0881	43.6486	22
23	16.6266	0.060	0.0083	0.1383	120.2848	7.2297	6.2205	44.9718	23
24	18.7881	0.053	0.0073	0.137	136.8315	7.2829	6.3431	46.1960	24
25	21.230	0.047	0.0064	0.1364	155.6196	7.3300	6.4566	47.3264	25
26	23.9905	0.041	0.0057	0.1357	176.8501	7.3717	6.5614	48.3685	26
27	27.1093	0.036	0.0050	0.1350	200.8406	7.4086	6.6582	49.3276	27
28	30.6335	0.032	0.0044	0.1344	227.9499	7.4412	6.7474	50.2090	28
29	34.615	0.028	0.0039	0.1339	258.5834	7.4701	6.8292	51.0179	29
30	39.1159	0.0256	0.0034	0.1334	293.1992	7.4957	6.9052	51.7592	30

Interest Rate Factor (14%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		N
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.1400	0.8772	1.0000	1.1400	1.0000	0.8772	0.0000	0.0000	1
2	1.2996	0.7695	0.4673	0.6073	2.1400	1.6467	0.4673	0.7695	2
3	1.4815	0.6750	0.2907	0.4307	3.4396	2.321	0.9129	2.1194	3
4	1.689	0.5921	0.2032	0.3432	4.9211	2.9137	1.3370	3.8957	4
5	1.9254	0.5194	0.1513	0.2913	6.6101	3.4331	1.7399	5.9731	5
6	2.1950	0.4556	0.1172	0.2572	8.5355	3.8887	2.1218	8.2511	6
7	2.5023	0.3996	0.0932	0.2332	10.7305	4.2883	2.4832	10.6489	7
8	2.852	0.3506	0.0756	0.2156	13.2328	4.6389	2.8246	13.1028	8
9	3.251	0.3075	0.0622	0.2022	16.0853	4.9464	3.1463	15.5629	9
10	3.7072	0.2697	0.0517	0.1917	19.3373	5.2161	3.4490	17.9906	10
11	4.2262	0.2366	0.0434	0.1834	23.0445	5.4527	3.7333	20.3567	11
12	4.8179	0.2076	0.0367	0.1767	27.2707	5.6603	3.9998	22.6399	12
13	5.4924	0.1821	0.0312	0.1712	32.0887	5.8424	4.2491	24.8247	13
14	6.261	0.1597	0.0266	0.1666	37.5811	6.0021	4.4819	26.900	14
15	7.137	0.1401	0.0228	0.1628	43.8424	6.1422	4.6990	28.8623	15
16	8.137	0.1229	0.0196	0.1596	50.9804	6.2651	4.9011	30.7057	16
17	9.276	0.1078	0.0169	0.1569	59.1176	6.3729	5.0888	32.4305	17
18	10.5752	0.0946	0.0146	0.1546	68.3941	6.4674	5.2630	34.0380	18
19	12.0557	0.0829	0.0127	0.1527	78.9692	6.5504	5.4243	35.5311	19
20	13.7435	0.0728	0.0110	0.1510	91.0249	6.6231	5.5734	36.913	20
21	15.6676	0.0638	0.0095	0.1495	104.7684	6.6870	5.7111	38.1901	21
22	17.8610	0.0560	0.0083	0.1483	120.4360	6.7429	5.8381	39.3658	22
23	20.3616	0.0491	0.0072	0.1472	138.2970	6.7921	5.9549	40.4463	23
24	23.2122	0.0431	0.0063	0.1463	158.6586	6.8351	6.0624	41.4371	24
25	26.4619	0.0378	0.0055	0.1455	181.8708	6.8739	6.1610	42.3441	25
26	30.1666	0.0331	0.0048	0.1448	208.3327	6.9061	6.2514	43.1728	26
27	34.3899	0.0291	0.0042	0.1442	238.4993	6.9352	6.3342	43.9289	27
28	39.2045	0.0255	0.0037	0.1437	272.8892	6.9607	6.4100	44.6176	28
29	44.6931	0.0224	0.0032	0.1432	312.0937	6.9830	6.4791	45.2441	29
30	50.9502	0.0196	0.0028	0.1428	356.7868	7.0027	6.5423	45.8132	30

Interest Rate Factor (15%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient			n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A Given P A/P	Present Worth Factor Find P Given A Given P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G		
1	1.150	.8696	1.0000	1.1500	2.150	1.626	0.465	0.756	2	
2	1.322	.7561	.4651	.6151	3.472	2.283	0.907	2.071	3	
3	1.521	.6575	.2880	.4380	4.993	2.855	1.326	3.786	4	
4	1.749	.5718	.2003	.3503	6.742	3.352	1.723	5.775	5	
5	2.011	.4972	.1483	.2983	8.754	3.784	2.097	7.937	6	
6	2.313	.4323	.1142	.2642	11.067	4.160	2.450	10.192	7	
7	2.660	.3759	.0904	.2404	13.727	4.487	2.781	12.481	8	
8	3.059	.3269	.0729	.2229	16.786	4.772	3.092	14.755	9	
9	3.518	.2843	.0596	.2096	20.304	5.019	3.383	16.979	10	
10	4.046	.2472	.0493	.1993	24.349	5.234	3.655	19.129	11	
11	4.652	.2149	.0411	.1911	29.002	5.421	3.908	21.185	12	
12	5.350	.1869	.0345	.1845	34.352	5.583	4.144	23.135	13	
13	6.153	.1625	.0291	.1791	40.505	5.724	4.362	24.972	14	
14	7.076	.1413	.0247	.1747	47.580	5.847	4.565	26.693	15	
15	8.137	.1229	.0210	.1710	55.717	5.954	4.752	28.296	16	
16	9.358	.1069	.0179	.1679	65.075	6.047	4.925	29.783	17	
17	10.761	.0929	.0154	.1654	75.836	6.128	5.084	31.156	18	
18	12.375	.0808	.0132	.1632	88.212	6.198	5.231	32.421	19	
19	14.232	.0703	.0113	.1613	102.444	6.259	5.365	33.582	20	
20	16.367	.0611	.00976	.1598	118.810	6.312	5.488	34.645	21	
21	18.822	.0531	.00842	.1584	137.632	6.359	5.601	35.615	22	
22	21.645	.0462	.00727	.1573	159.276	6.399	5.704	36.499	23	
23	24.891	.0402	.00628	.1563	184.168	6.434	5.798	37.302	24	
24	28.625	.0349	.00543	.1554	212.793	6.464	5.883	38.031	25	
25	32.919	.0304	.00470	.1547	245.712	6.491	5.961	38.692	26	
26	37.857	.0264	.00407	.1541	283.569	6.514	6.032	39.289	27	
27	43.335	.0230	.00353	.1535	327.104	6.534	6.096	39.828	28	
28	50.066	.0200	.00306	.1531	377.170	6.551	6.154	40.315	29	
29	57.575	.0174	.00265	.1527	434.745	6.566	6.207	40.753	30	

Interest Rate Factor (16%)

n	Single Payment		Uniform Payment Series			Arithmetic Gradient		n	
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compo und Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Unifor m Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.1600	0.8621	1.0000	1.1600	1.0000	0.8621	0.0000	0.0000	1
2	1.3456	0.7432	0.4630	0.6230	2.1600	1.6052	0.4630	0.7432	2
3	1.5609	0.6407	0.2853	0.4453	3.5056	2.2459	0.9014	2.0245	3
4	1.8106	0.5523	0.1974	0.3574	5.0665	2.7982	1.3156	3.6814	4
5	2.1003	0.4761	0.1454	0.3054	6.8771	3.2743	1.7060	5.5858	5
6	2.4364	0.4104	0.1114	0.2714	8.9775	3.6847	2.0729	7.6380	6
7	2.8262	0.3538	0.0876	0.2476	11.4139	4.0386	2.4169	9.7610	7
8	3.2784	0.3050	0.0702	0.2302	14.2401	4.3436	2.7388	11.8962	8
9	3.8030	0.2630	0.0571	0.2171	17.5185	4.6065	3.0391	13.9998	9
10	4.4114	0.2267	0.0469	0.2069	21.3215	4.8332	3.3187	16.0399	10
11	5.1173	0.1954	0.0389	0.1989	25.7329	5.0286	3.5783	17.9941	11
12	5.9360	0.1685	0.0324	0.1924	30.8502	5.1971	3.8189	19.8472	12
13	6.8858	0.1452	0.0272	0.1872	36.7862	5.3423	4.0413	21.5899	13
14	7.9875	0.1252	0.0229	0.1829	43.6720	5.4675	4.2464	23.2175	14
15	9.2655	0.1079	0.0194	0.1794	51.6595	5.5755	4.4352	24.7284	15
16	10.7480	0.0930	0.0164	0.1764	60.9650	5.6085	4.6086	26.1241	16
17	12.4677	0.0802	0.0140	0.1740	71.6730	5.7487	4.7676	27.4074	17
18	14.4625	0.0691	0.0119	0.1719	84.1407	5.8178	4.9130	28.5828	18
19	16.7765	0.0596	0.0101	0.1701	98.6032	5.8775	5.0457	29.6557	19
20	19.4609	0.0514	0.0087	0.1687	115.3797	5.9288	5.1666	30.6321	20
21	22.5745	0.0443	0.0074	0.1674	134.8405	5.9731	5.2766	31.5180	21
22	26.1864	0.0382	0.0064	0.1664	157.4150	6.0113	5.3765	32.3200	22
23	30.3762	0.0329	0.0054	0.1654	183.6014	6.0442	5.467	33.0442	23
24	35.2364	0.0284	0.0047	0.1647	213.9776	6.0726	5.5490	33.6970	24
25	40.8742	0.0245	0.0040	0.1640	249.2140	6.0971	5.6230	34.2841	25
26	47.4141	0.0211	0.0034	0.1634	290.0883	6.1182	5.6898	34.8114	26
27	55.0004	0.0182	0.0030	0.1630	337.5024	6.1364	5.7500	35.2841	27
28	63.8004	0.0157	0.0025	0.1625	392.5028	6.1520	5.8041	35.7073	28
29	74.0085	0.0135	0.0022	0.1622	456.3032	6.1656	5.9528	36.0856	29
30	85.8499	0.0116	0.0019	0.1619	530.3117	6.1712	5.8964	36.4234	30

Interest Rate Factor (18%)

n	Single Payment		Uniform Payment Series			Arithmetic Gradient			n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.180	.8475	1.0000	1.1800	1.000	0.847	0	0	1
2	1.392	.7182	.4587	.6387	2.180	1.566	0.459	0.718	2
3	1.643	.6086	.2799	.4599	3.572	2.174	0.890	1.935	3
4	1.939	.5158	.1917	.3717	5.215	2.690	1.295	3.483	4
5	2.288	.4371	.1398	.3198	7.154	3.127	1.673	5.231	5
6	2.700	.3704	.1059	.2859	9.442	3.498	2.025	7.083	6
7	3.185	.3139	.0824	.2624	12.142	3.812	2.353	8.967	7
8	3.759	.2660	.0652	.2452	15.327	4.078	2.656	10.829	8
9	4.435	.2255	.0524	.2324	19.086	4.303	2.936	12.633	9
10	5.234	.1911	.0425	.2225	23.521	4.594	3.194	14.352	10
11	6.176	.1619	.034	.2148	28.755	4.656	3.430	15.972	11
12	7.288	.1372	.0286	.2086	34.931	4.793	3.647	17.481	12
13	8.599	.1163	.0237	.2037	42.219	4.910	3.845	18.877	13
14	10.147	.0985	.0197	.1997	50.818	5.008	4.025	20.158	14
15	11.974	.0835	.0164	.1964	60.965	5.092	4.189	21.327	15
16	14.129	.0708	.0137	.1937	72.939	5.162	4.337	22.389	16
17	16.672	.0600	.0115	.1915	87.068	5.222	4.471	23.348	17
18	19.673	.0508	.00964	.1896	103.740	5.273	4.592	24.212	18
19	23.214	.0431	.00810	.1881	123.413	5.316	4.700	24.988	19
20	27.393	.0365	.00682	.1868	146.628	5.353	4.798	25.681	20
21	32.324	.0309	.00575	.1857	174.021	5.384	4.885	26.300	21
22	38.142	.0262	.00485	.1848	206.345	5.410	4.963	26.851	22
23	45.008	.0222	.00409	.1841	244.487	5.432	5.033	27.339	23
24	53.109	.0188	.00345	.1835	289.494	5.451	5.095	27.772	24
25	62.669	.0160	.00292	.1829	342.603	5.467	5.150	28.155	25
26	73.949	.0135	.00247	.1825	405.272	5.480	5.199	28.494	26
27	87.260	.0115	.00209	.1821	479.221	5.492	5.243	28.791	27
28	102.966	.00971	.00177	.1818	566.480	5.502	5.281	29.054	28
29	121.500	.00823	.00149	.1815	669.447	5.510	5.315	29.284	29
30	143.370	.00697	.00126	.1813	790.947	5.517	5.345	29.486	30

Interest Rate Factor (20%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.200	.8333	1.0000	1.2000	1.000	0.833	0	0	1
2	1.440	.6944	.4545	.6545	2.200	1.528	0.455	0.694	2
3	1.728	.5787	.2747	.4747	3.640	2.106	0.879	1.852	3
4	2.074	.4823	.1863	.3863	5.368	2.589	1.274	3.299	4
5	2.488	.4019	.1344	.3344	7.442	2.991	1.641	4.906	5
6	2.986	.3349	.1007	.3007	9.930	3.326	1.979	6.581	6
7	3.583	.2791	.0774	.2774	12.916	3.605	2.290	8.255	7
8	4.300	.2326	.0606	.2606	16.499	3.837	2.576	9.883	8
9	5.160	.1938	.0481	.2481	20.799	4.031	2.836	11.434	9
10	6.192	.1615	.0385	.2385	25.959	4.192	3.074	12.887	10
11	7.430	.1346	.0311	.2311	32.150	4.327	3.289	14.233	11
12	8.916	.1122	.0253	.2253	39.581	4.439	3.484	15.467	12
13	10.699	.0935	.0206	.2206	48.497	4.533	3.660	16.588	13
14	12.839	.0779	.0169	.2169	59.196	4.611	3.817	17.601	14
15	15.407	.0649	.0139	.2139	72.035	4.675	3.959	18.509	15
16	18.488	.0541	.0114	.2114	87.442	4.730	4.085	19.321	16
17	22.186	.0451	.00944	.2094	105.931	4.775	4.198	20.042	17
18	26.623	.0376	.00781	.2078	128.117	4.812	4.298	20.680	18
19	31.948	.0313	.00646	.2065	154.740	4.843	4.386	21.244	19
20	38.338	.0261	.00536	.2054	186.688	4.870	4.464	21.739	20
21	46.005	.0217	.00444	.2044	225.026	4.891	4.533	22.174	21
22	55.206	.0181	.00369	.2037	271.031	4.909	4.594	22.555	22
23	66.247	.0151	.00307	.2031	326.237	4.925	4.647	22.887	23
24	79.497	.0126	.00255	.2025	392.484	4.937	4.694	23.176	24
25	95.396	.0105	.00212	.2021	471.981	4.948	4.735	23.428	25
26	114.475	.00874	.00176	.2018	567.377	4.956	4.771	23.646	26
27	137.371	.00728	.00147	.2015	681.853	4.964	4.802	23.835	27
28	164.845	.00607	.00122	.2012	819.223	4.970	4.829	23.999	28
29	197.814	.00506	.00102	.2010	984.068	4.975	4.853	24.141	29
30	237.376	.00421	.00085	.2008	1181.9	4.979	4.873	24.263	30

Interest Rate Factor (25%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.250	.8000	1.0000	1.2500	1.000	0.800	0	0	1
2	1.563	.6400	.4444	.6944	2.250	1.440	0.444	0.640	2
3	1.953	.5120	.2623	.5123	3.813	1.952	0.852	1.664	3
4	2.441	.4096	.1734	.4234	5.766	2.362	1.225	2.893	4
5	3.052	.3277	.1218	.3718	8.207	2.689	1.563	4.204	5
6	3.815	.2621	.0888	.3388	11.259	2.951	1.868	5.514	6
7	4.768	.2097	.0663	.3163	15.073	3.161	2.142	6.773	7
8	5.960	.1678	.0504	.3004	19.842	3.329	2.387	7.947	8
9	7.451	.1342	.0388	.2888	25.802	3.463	2.605	9.021	9
10	9.313	.1074	.0301	.2801	33.253	3.571	2.797	9.987	10
11	11.642	.0859	.0235	.2735	42.566	3.656	2.966	10.846	11
12	14.552	.0687	.0184	.2684	54.208	3.725	3.115	11.602	12
13	18.190	.0550	.0145	.2645	68.760	3.780	3.244	12.262	13
14	22.737	.0440	.0115	.2615	86.949	3.824	3.356	12.833	14
15	28.422	.0352	.00912	.2591	109.687	3.859	3.453	13.326	15
16	35.527	.0281	.00724	.2572	138.109	3.887	3.537	13.748	16
17	44.409	.0225	.00576	.2558	173.636	3.910	3.608	14.108	17
18	55.511	.0180	.00459	.2546	218.045	3.928	3.670	14.415	18
19	69.389	.0144	.00366	.2537	273.556	3.942	3.722	14.674	19
20	86.736	.0115	.00292	.2529	342.945	3.954	3.767	14.893	20
21	108.420	.00922	.00233	.2523	429.681	3.963	3.805	15.078	21
22	135.525	.00738	.00186	.2519	538.101	3.970	3.836	15.233	22
23	169.407	.00590	.00148	.2515	673.626	3.976	3.863	15.362	23
24	211.758	.00472	.00119	.2512	843.033	3.981	3.886	15.471	24
25	264.698	.00378	.00095	.2509	1054.8	3.985	3.905	15.562	25
26	330.872	.00302	.00076	.2508	1319.5	3.988	3.921	15.637	26
27	413.590	.00242	.00061	.2506	1650.4	3.990	3.935	15.700	27
28	516.988	.00193	.00048	.2505	2064.0	3.992	3.946	15.752	28
29	646.235	.00155	.00039	.2504	2580.9	3.994	3.955	15.796	29
30	807.794	.00124	.00031	.2503	3227.2	3.995	3.963	15.832	30

Interest Rate Factor (30%)

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.300	.7692	1.0000	1.3000	1.000	0.769	0	0	1
2	1.690	.5917	.4348	.7348	2.300	1.361	0.435	0.592	2
3	2.197	.4552	.2506	.5506	3.990	1.816	0.827	1.502	3
4	2.856	.3501	.1616	.4616	6.187	2.166	1.178	2.552	4
5	3.713	.2693	.1106	.4106	9.043	2.436	1.490	3.630	5
6	4.827	.2072	.0784	.3784	12.756	2.643	1.765	4.666	6
7	6.275	.1594	.0569	.3569	17.583	2.802	2.006	5.622	7
8	8.157	.1226	.0419	.3419	23.858	2.925	2.216	6.480	8
9	10.604	.0943	.0312	.3312	32.015	3.019	2.396	7.234	9
10	13.786	.0725	.0235	.3235	42.619	3.092	2.551	7.887	10
11	17.922	.0558	.0177	.3177	56.405	3.147	2.683	8.445	11
12	23.298	.0429	.0135	.3135	74.327	3.190	2.795	8.917	12
13	30.287	.0330	.0102	.3102	97.625	3.223	2.889	9.314	13
14	39.374	.0254	.00782	.3078	127.912	3.249	2.969	9.644	14
15	51.186	.0195	.00598	.3060	167.286	3.268	3.034	9.917	15
16	66.542	.0150	.00458	.3046	218.472	3.283	3.089	10.143	16
17	86.504	.0116	.00351	.3035	285.014	3.295	3.135	10.328	17
18	112.455	.00889	.00269	.3027	371.518	3.304	3.172	10.479	18
19	146.192	.00684	.00207	.3021	483.973	3.311	3.202	10.602	19
20	190.049	.00526	.00159	.3016	630.165	3.316	3.228	10.702	20
21	247.064	.00405	.00122	.3012	820.214	3.320	3.248	10.783	21
22	321.184	.00311	.00094	.3009	1067.3	3.323	3.265	10.848	22
23	417.539	.00239	.00072	.3007	1388.5	3.325	3.278	10.901	23
24	542.800	.00184	.00055	.3006	1806.0	3.327	3.289	10.943	24
25	705.640	.00142	.00043	.3004	2348.8	3.329	3.298	10.977	25
26	917.332	.00109	.00033	.3003	3054.4	3.330	3.305	11.005	26
27	1192.5	.00084	.00025	.3003	3971.8	3.331	3.311	11.026	27
28	1550.3	.00065	.00019	.3002	5164.3	3.331	3.315	11.044	28
29	2015.4	.00050	.00015	.3001	6714.6	3.332	3.319	11.058	29
30	2620.0	.00038	.00011	.3001	8730.0	3.332	3.322	11.069	30