

$$F = P + Prt$$

For an investment that bears simple interest, one can predict future value,  $F$ , after  $t$  years if the principal or initial amount invested,  $P$ , and annual interest rate,  $r$ , are known, by using the equation above. Which of the following correctly expresses the principal amount in terms of the annual rate, number of years invested, and future value?

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(A)  $P = \frac{F}{1 + rt}$

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(B)  $P = \frac{F}{1 - rt}$

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(C)  $P = \frac{F + P}{rt}$

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(D)  $P = \frac{F - P}{rt}$

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