

INVALID PARAMETERS

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```
pv <- function(FV, r, n = 5) {  
  if(!is.atomic(FV) {  
    stop('FV must be an atomic vector')  
  }  
  
  present_value <- FV / (1 + r)^n  
  round(present_value, 2)  
}
```

- Check if class of FV is something other than a vector (be careful with is.vector - use is.atomic instead)
- If so, stop, return an error, and the specified message