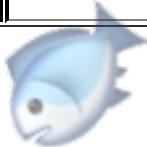


APPENDIX C

COMPOUND INTEREST TABLES

Values of Interest Factors When n Equals Infinity

| Single Payment: | Uniform Payment Series: |
|-----------------------------|-----------------------------|
| $(F/P, i, \infty) = \infty$ | $(A/F, i, \infty) = 0$ |
| $(P/F, i, \infty) = 0$ | $(A/P, i, \infty) = i$ |
| Arithmetic Gradient Series: | $(F/A, i, \infty) = \infty$ |
| $(A/G, i, \infty) = 1/i$ | $(P/A, i, \infty) = 1/i$ |
| $(P/G, i, \infty) = 1/i^2$ | |



1/4%

Compound Interest Factors

1/4%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.003 | .9975 | 1.0000 | 1.0025 | 1.000 | 0.998 | 0.000 | 0.000 | 1 |
| 2 | 1.005 | .9950 | .4994 | .5019 | 2.003 | 1.993 | 0.499 | 0.995 | 2 |
| 3 | 1.008 | .9925 | .3325 | .3350 | 3.008 | 2.985 | 0.998 | 2.980 | 3 |
| 4 | 1.010 | .9901 | .2491 | .2516 | 4.015 | 3.975 | 1.497 | 5.950 | 4 |
| 5 | 1.013 | .9876 | .1990 | .2015 | 5.025 | 4.963 | 1.995 | 9.901 | 5 |
| 6 | 1.015 | .9851 | .1656 | .1681 | 6.038 | 5.948 | 2.493 | 14.826 | 6 |
| 7 | 1.018 | .9827 | .1418 | .1443 | 7.053 | 6.931 | 2.990 | 20.722 | 7 |
| 8 | 1.020 | .9802 | .1239 | .1264 | 8.070 | 7.911 | 3.487 | 27.584 | 8 |
| 9 | 1.023 | .9778 | .1100 | .1125 | 9.091 | 8.889 | 3.983 | 35.406 | 9 |
| 10 | 1.025 | .9753 | .0989 | .1014 | 10.113 | 9.864 | 4.479 | 44.184 | 10 |
| 11 | 1.028 | .9729 | .0898 | .0923 | 11.139 | 10.837 | 4.975 | 53.913 | 11 |
| 12 | 1.030 | .9705 | .0822 | .0847 | 12.167 | 11.807 | 5.470 | 64.589 | 12 |
| 13 | 1.033 | .9681 | .0758 | .0783 | 13.197 | 12.775 | 5.965 | 76.205 | 13 |
| 14 | 1.036 | .9656 | .0703 | .0728 | 14.230 | 13.741 | 6.459 | 88.759 | 14 |
| 15 | 1.038 | .9632 | .0655 | .0680 | 15.266 | 14.704 | 6.953 | 102.244 | 15 |
| 16 | 1.041 | .9608 | .0613 | .0638 | 16.304 | 15.665 | 7.447 | 116.657 | 16 |
| 17 | 1.043 | .9584 | .0577 | .0602 | 17.344 | 16.624 | 7.944 | 131.992 | 17 |
| 18 | 1.046 | .9561 | .0544 | .0569 | 18.388 | 17.580 | 8.433 | 148.245 | 18 |
| 19 | 1.049 | .9537 | .0515 | .0540 | 19.434 | 18.533 | 8.925 | 165.411 | 19 |
| 20 | 1.051 | .9513 | .0488 | .0513 | 20.482 | 19.485 | 9.417 | 183.485 | 20 |
| 21 | 1.054 | .9489 | .0464 | .0489 | 21.534 | 20.434 | 9.908 | 202.463 | 21 |
| 22 | 1.056 | .9465 | .0443 | .0468 | 22.587 | 21.380 | 10.400 | 222.341 | 22 |
| 23 | 1.059 | .9442 | .0423 | .0448 | 23.644 | 22.324 | 10.890 | 243.113 | 23 |
| 24 | 1.062 | .9418 | .0405 | .0430 | 24.703 | 23.266 | 11.380 | 264.775 | 24 |
| 25 | 1.064 | .9395 | .0388 | .0413 | 25.765 | 24.206 | 11.870 | 287.323 | 25 |
| 26 | 1.067 | .9371 | .0373 | .0398 | 26.829 | 25.143 | 12.360 | 310.752 | 26 |
| 27 | 1.070 | .9348 | .0358 | .0383 | 27.896 | 26.078 | 12.849 | 335.057 | 27 |
| 28 | 1.072 | .9325 | .0345 | .0370 | 28.966 | 27.010 | 13.337 | 360.233 | 28 |
| 29 | 1.075 | .9301 | .0333 | .0358 | 30.038 | 27.940 | 13.825 | 386.278 | 29 |
| 30 | 1.078 | .9278 | .0321 | .0346 | 31.114 | 28.868 | 14.313 | 413.185 | 30 |
| 36 | 1.094 | .9140 | .0266 | .0291 | 37.621 | 34.387 | 17.231 | 592.499 | 36 |
| 40 | 1.105 | .9049 | .0238 | .0263 | 42.014 | 38.020 | 19.167 | 728.740 | 40 |
| 48 | 1.127 | .8871 | .0196 | .0221 | 50.932 | 45.179 | 23.021 | 1040.055 | 48 |
| 50 | 1.133 | .8826 | .0188 | .0213 | 53.189 | 46.947 | 23.980 | 1125.777 | 50 |
| 52 | 1.139 | .8782 | .0180 | .0205 | 55.458 | 48.705 | 24.938 | 1214.588 | 52 |
| 60 | 1.162 | .8609 | .0155 | .0180 | 64.647 | 55.653 | 28.751 | 1600.085 | 60 |
| 70 | 1.191 | .8396 | .0131 | .0156 | 76.395 | 64.144 | 33.481 | 2147.611 | 70 |
| 72 | 1.197 | .8355 | .0127 | .0152 | 78.780 | 65.817 | 34.422 | 2265.557 | 72 |
| 80 | 1.221 | .8189 | .0113 | .0138 | 88.440 | 72.427 | 38.169 | 2764.457 | 80 |
| 84 | 1.233 | .8108 | .0107 | .0132 | 93.343 | 75.682 | 40.033 | 3029.759 | 84 |
| 90 | 1.252 | .7987 | .00992 | .0124 | 100.789 | 80.504 | 42.816 | 3446.870 | 90 |
| 96 | 1.271 | .7869 | .00923 | .0117 | 108.349 | 85.255 | 45.584 | 3886.283 | 96 |
| 100 | 1.284 | .7790 | .00881 | .0113 | 113.451 | 88.383 | 47.422 | 4191.242 | 100 |
| 104 | 1.297 | .7713 | .00843 | .0109 | 118.605 | 91.480 | 49.252 | 4505.557 | 104 |
| 120 | 1.349 | .7411 | .00716 | .00966 | 139.743 | 103.563 | 56.508 | 5852.112 | 120 |
| 240 | 1.821 | .5492 | .00305 | .00555 | 328.306 | 180.312 | 107.586 | 19398.985 | 240 |
| 360 | 2.457 | .4070 | .00172 | .00422 | 582.745 | 237.191 | 152.890 | 36263.930 | 360 |
| 480 | 3.315 | .3016 | .00108 | .00358 | 926.074 | 279.343 | 192.670 | 53820.752 | 480 |

1/2%

Compound Interest Factors

1/2%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.005 | .9950 | 1.0000 | 1.0050 | 1.000 | 0.995 | 0 | 0 | 1 |
| 2 | 1.010 | .9901 | .4988 | .5038 | 2.005 | 1.985 | 0.499 | 0.991 | 2 |
| 3 | 1.015 | .9851 | .3317 | .3367 | 3.015 | 2.970 | 0.996 | 2.959 | 3 |
| 4 | 1.020 | .9802 | .2481 | .2531 | 4.030 | 3.951 | 1.494 | 5.903 | 4 |
| 5 | 1.025 | .9754 | .1980 | .2030 | 5.050 | 4.926 | 1.990 | 9.803 | 5 |
| 6 | 1.030 | .9705 | .1646 | .1696 | 6.076 | 5.896 | 2.486 | 14.660 | 6 |
| 7 | 1.036 | .9657 | .1407 | .1457 | 7.106 | 6.862 | 2.980 | 20.448 | 7 |
| 8 | 1.041 | .9609 | .1228 | .1278 | 8.141 | 7.823 | 3.474 | 27.178 | 8 |
| 9 | 1.046 | .9561 | .1089 | .1139 | 9.182 | 8.779 | 3.967 | 34.825 | 9 |
| 10 | 1.051 | .9513 | .0978 | .1028 | 10.228 | 9.730 | 4.459 | 43.389 | 10 |
| 11 | 1.056 | .9466 | .0887 | .0937 | 11.279 | 10.677 | 4.950 | 52.855 | 11 |
| 12 | 1.062 | .9419 | .0811 | .0861 | 12.336 | 11.619 | 5.441 | 63.218 | 12 |
| 13 | 1.067 | .9372 | .0746 | .0796 | 13.397 | 12.556 | 5.931 | 74.465 | 13 |
| 14 | 1.072 | .9326 | .0691 | .0741 | 14.464 | 13.489 | 6.419 | 86.590 | 14 |
| 15 | 1.078 | .9279 | .0644 | .0694 | 15.537 | 14.417 | 6.907 | 99.574 | 15 |
| 16 | 1.083 | .9233 | .0602 | .0652 | 16.614 | 15.340 | 7.394 | 113.427 | 16 |
| 17 | 1.088 | .9187 | .0565 | .0615 | 17.697 | 16.259 | 7.880 | 128.125 | 17 |
| 18 | 1.094 | .9141 | .0532 | .0582 | 18.786 | 17.173 | 8.366 | 143.668 | 18 |
| 19 | 1.099 | .9096 | .0503 | .0553 | 19.880 | 18.082 | 8.850 | 160.037 | 19 |
| 20 | 1.105 | .9051 | .0477 | .0527 | 20.979 | 18.987 | 9.334 | 177.237 | 20 |
| 21 | 1.110 | .9006 | .0453 | .0503 | 22.084 | 19.888 | 9.817 | 195.245 | 21 |
| 22 | 1.116 | .8961 | .0431 | .0481 | 23.194 | 20.784 | 10.300 | 214.070 | 22 |
| 23 | 1.122 | .8916 | .0411 | .0461 | 24.310 | 21.676 | 10.781 | 233.680 | 23 |
| 24 | 1.127 | .8872 | .0393 | .0443 | 25.432 | 22.563 | 11.261 | 254.088 | 24 |
| 25 | 1.133 | .8828 | .0377 | .0427 | 26.559 | 23.446 | 11.741 | 275.273 | 25 |
| 26 | 1.138 | .8784 | .0361 | .0411 | 27.692 | 24.324 | 12.220 | 297.233 | 26 |
| 27 | 1.144 | .8740 | .0347 | .0397 | 28.830 | 25.198 | 12.698 | 319.955 | 27 |
| 28 | 1.150 | .8697 | .0334 | .0384 | 29.975 | 26.068 | 13.175 | 343.439 | 28 |
| 29 | 1.156 | .8653 | .0321 | .0371 | 31.124 | 26.933 | 13.651 | 367.672 | 29 |
| 30 | 1.161 | .8610 | .0310 | .0360 | 32.280 | 27.794 | 14.127 | 392.640 | 30 |
| 36 | 1.197 | .8356 | .0254 | .0304 | 39.336 | 32.871 | 16.962 | 557.564 | 36 |
| 40 | 1.221 | .8191 | .0226 | .0276 | 44.159 | 36.172 | 18.836 | 681.341 | 40 |
| 48 | 1.270 | .7871 | .0185 | .0235 | 54.098 | 42.580 | 22.544 | 959.928 | 48 |
| 50 | 1.283 | .7793 | .0177 | .0227 | 56.645 | 44.143 | 23.463 | 1035.70 | 50 |
| 52 | 1.296 | .7716 | .0169 | .0219 | 59.218 | 45.690 | 24.378 | 1113.82 | 52 |
| 60 | 1.349 | .7414 | .0143 | .0193 | 69.770 | 51.726 | 28.007 | 1448.65 | 60 |
| 70 | 1.418 | .7053 | .0120 | .0170 | 83.566 | 58.939 | 32.468 | 1913.65 | 70 |
| 72 | 1.432 | .6983 | .0116 | .0166 | 86.409 | 60.340 | 33.351 | 2012.35 | 72 |
| 80 | 1.490 | .6710 | .0102 | .0152 | 98.068 | 65.802 | 36.848 | 2424.65 | 80 |
| 84 | 1.520 | .6577 | .00961 | .0146 | 104.074 | 68.453 | 38.576 | 2640.67 | 84 |
| 90 | 1.567 | .6383 | .00883 | .0138 | 113.311 | 72.331 | 41.145 | 2976.08 | 90 |
| 96 | 1.614 | .6195 | .00814 | .0131 | 122.829 | 76.095 | 43.685 | 3324.19 | 96 |
| 100 | 1.647 | .6073 | .00773 | .0127 | 129.334 | 78.543 | 45.361 | 3562.80 | 100 |
| 104 | 1.680 | .5953 | .00735 | .0124 | 135.970 | 80.942 | 47.025 | 3806.29 | 104 |
| 120 | 1.819 | .5496 | .00610 | .0111 | 163.880 | 90.074 | 53.551 | 4823.52 | 120 |
| 240 | 3.310 | .3021 | .00216 | .00716 | 462.041 | 139.581 | 96.113 | 13415.56 | 240 |
| 360 | 6.023 | .1660 | .00100 | .00600 | 1004.5 | 166.792 | 128.324 | 21403.32 | 360 |
| 480 | 10.957 | .0913 | .00050 | .00550 | 1991.5 | 181.748 | 151.795 | 27588.37 | 480 |

3/4%

Compound Interest Factors

3/4%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.008 | .9926 | 1.0000 | 1.0075 | 1.000 | 0.993 | 0 | 0 | 1 |
| 2 | 1.015 | .9852 | .4981 | .5056 | 2.008 | 1.978 | 0.499 | 0.987 | 2 |
| 3 | 1.023 | .9778 | .3308 | .3383 | 3.023 | 2.956 | 0.996 | 2.943 | 3 |
| 4 | 1.030 | .9706 | .2472 | .2547 | 4.045 | 3.926 | 1.492 | 5.857 | 4 |
| 5 | 1.038 | .9633 | .1970 | .2045 | 5.076 | 4.889 | 1.986 | 9.712 | 5 |
| 6 | 1.046 | .9562 | .1636 | .1711 | 6.114 | 5.846 | 2.479 | 14.494 | 6 |
| 7 | 1.054 | .9490 | .1397 | .1472 | 7.160 | 6.795 | 2.971 | 20.187 | 7 |
| 8 | 1.062 | .9420 | .1218 | .1293 | 8.213 | 7.737 | 3.462 | 26.785 | 8 |
| 9 | 1.070 | .9350 | .1078 | .1153 | 9.275 | 8.672 | 3.951 | 34.265 | 9 |
| 10 | 1.078 | .9280 | .0967 | .1042 | 10.344 | 9.600 | 4.440 | 42.619 | 10 |
| 11 | 1.086 | .9211 | .0876 | .0951 | 11.422 | 10.521 | 4.927 | 51.831 | 11 |
| 12 | 1.094 | .9142 | .0800 | .0875 | 12.508 | 11.435 | 5.412 | 61.889 | 12 |
| 13 | 1.102 | .9074 | .0735 | .0810 | 13.602 | 12.342 | 5.897 | 72.779 | 13 |
| 14 | 1.110 | .9007 | .0680 | .0755 | 14.704 | 13.243 | 6.380 | 84.491 | 14 |
| 15 | 1.119 | .8940 | .0632 | .0707 | 15.814 | 14.137 | 6.862 | 97.005 | 15 |
| 16 | 1.127 | .8873 | .0591 | .0666 | 16.932 | 15.024 | 7.343 | 110.318 | 16 |
| 17 | 1.135 | .8807 | .0554 | .0629 | 18.059 | 15.905 | 7.822 | 124.410 | 17 |
| 18 | 1.144 | .8742 | .0521 | .0596 | 19.195 | 16.779 | 8.300 | 139.273 | 18 |
| 19 | 1.153 | .8676 | .0492 | .0567 | 20.339 | 17.647 | 8.777 | 154.891 | 19 |
| 20 | 1.161 | .8612 | .0465 | .0540 | 21.491 | 18.508 | 9.253 | 171.254 | 20 |
| 21 | 1.170 | .8548 | .0441 | .0516 | 22.653 | 19.363 | 9.727 | 188.352 | 21 |
| 22 | 1.179 | .8484 | .0420 | .0495 | 23.823 | 20.211 | 10.201 | 206.170 | 22 |
| 23 | 1.188 | .8421 | .0400 | .0475 | 25.001 | 21.053 | 10.673 | 224.695 | 23 |
| 24 | 1.196 | .8358 | .0382 | .0457 | 26.189 | 21.889 | 11.143 | 243.924 | 24 |
| 25 | 1.205 | .8296 | .0365 | .0440 | 27.385 | 22.719 | 11.613 | 263.834 | 25 |
| 26 | 1.214 | .8234 | .0350 | .0425 | 28.591 | 23.542 | 12.081 | 284.421 | 26 |
| 27 | 1.224 | .8173 | .0336 | .0411 | 29.805 | 24.360 | 12.548 | 305.672 | 27 |
| 28 | 1.233 | .8112 | .0322 | .0397 | 31.029 | 25.171 | 13.014 | 327.576 | 28 |
| 29 | 1.242 | .8052 | .0310 | .0385 | 32.261 | 25.976 | 13.479 | 350.122 | 29 |
| 30 | 1.251 | .7992 | .0298 | .0373 | 33.503 | 26.775 | 13.942 | 373.302 | 30 |
| 36 | 1.309 | .7641 | .0243 | .0318 | 41.153 | 31.447 | 16.696 | 525.038 | 36 |
| 40 | 1.348 | .7416 | .0215 | .0290 | 46.447 | 34.447 | 18.507 | 637.519 | 40 |
| 48 | 1.431 | .6986 | .0174 | .0249 | 57.521 | 40.185 | 22.070 | 886.899 | 48 |
| 50 | 1.453 | .6882 | .0166 | .0241 | 60.395 | 41.567 | 22.949 | 953.911 | 50 |
| 52 | 1.475 | .6780 | .0158 | .0233 | 63.312 | 42.928 | 23.822 | 1022.64 | 52 |
| 60 | 1.566 | .6387 | .0133 | .0208 | 75.425 | 48.174 | 27.268 | 1313.59 | 60 |
| 70 | 1.687 | .5927 | .0109 | .0184 | 91.621 | 54.305 | 31.465 | 1708.68 | 70 |
| 72 | 1.713 | .5839 | .0105 | .0180 | 95.008 | 55.477 | 32.289 | 1791.33 | 72 |
| 80 | 1.818 | .5500 | .00917 | .0167 | 109.074 | 59.995 | 35.540 | 2132.23 | 80 |
| 84 | 1.873 | .5338 | .00859 | .0161 | 116.428 | 62.154 | 37.137 | 2308.22 | 84 |
| 90 | 1.959 | .5104 | .00782 | .0153 | 127.881 | 65.275 | 39.496 | 2578.09 | 90 |
| 96 | 2.049 | .4881 | .00715 | .0147 | 139.858 | 68.259 | 41.812 | 2854.04 | 96 |
| 100 | 2.111 | .4737 | .00675 | .0143 | 148.147 | 70.175 | 43.332 | 3040.85 | 100 |
| 104 | 2.175 | .4597 | .00638 | .0139 | 156.687 | 72.035 | 44.834 | 3229.60 | 104 |
| 120 | 2.451 | .4079 | .00517 | .0127 | 193.517 | 78.942 | 50.653 | 3998.68 | 120 |
| 240 | 6.009 | .1664 | .00150 | .00900 | 667.901 | 111.145 | 85.422 | 9494.26 | 240 |
| 360 | 14.731 | .0679 | .00055 | .00805 | 1830.8 | 124.282 | 107.115 | 13312.50 | 360 |
| 480 | 36.111 | .0277 | .00021 | .00771 | 4681.5 | 129.641 | 119.662 | 15513.16 | 480 |

1%

Compound Interest Factors

1%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 36 | 1.431 | .6989 | .0232 | .0332 | 43.077 | 30.107 | 16.428 | 494.620 | 36 |
| 40 | 1.489 | .6717 | .0205 | .0305 | 48.886 | 32.835 | 18.178 | 596.854 | 40 |
| 48 | 1.612 | .6203 | .0163 | .0263 | 61.223 | 37.974 | 21.598 | 820.144 | 48 |
| 50 | 1.645 | .6080 | .0155 | .0255 | 64.463 | 39.196 | 22.436 | 879.417 | 50 |
| 52 | 1.678 | .5961 | .0148 | .0248 | 67.769 | 40.394 | 23.269 | 939.916 | 52 |
| 60 | 1.817 | .5504 | .0122 | .0222 | 81.670 | 44.955 | 26.533 | 1192.80 | 60 |
| 70 | 2.007 | .4983 | .00993 | .0199 | 100.676 | 50.168 | 30.470 | 1528.64 | 70 |
| 72 | 2.047 | .4885 | .00955 | .0196 | 104.710 | 51.150 | 31.239 | 1597.86 | 72 |
| 80 | 2.217 | .4511 | .00822 | .0182 | 121.671 | 54.888 | 34.249 | 1879.87 | 80 |
| 84 | 2.307 | .4335 | .00765 | .0177 | 130.672 | 56.648 | 35.717 | 2023.31 | 84 |
| 90 | 2.449 | .4084 | .00690 | .0169 | 144.863 | 59.161 | 37.872 | 2240.56 | 90 |
| 96 | 2.599 | .3847 | .00625 | .0163 | 159.927 | 61.528 | 39.973 | 2459.42 | 96 |
| 100 | 2.705 | .3697 | .00587 | .0159 | 170.481 | 63.029 | 41.343 | 2605.77 | 100 |
| 104 | 2.815 | .3553 | .00551 | .0155 | 181.464 | 64.471 | 42.688 | 2752.17 | 104 |
| 120 | 3.300 | .3030 | .00435 | .0143 | 230.039 | 69.701 | 47.835 | 3334.11 | 120 |
| 240 | 10.893 | .0918 | .00101 | .0110 | 989.254 | 90.819 | 75.739 | 6878.59 | 240 |
| 360 | 35.950 | .0278 | .00029 | .0103 | 3495.0 | 97.218 | 89.699 | 8720.43 | 360 |
| 480 | 118.648 | .00843 | .00008 | .0101 | 11764.8 | 99.157 | 95.920 | 9511.15 | 480 |

1 1/4%

Compound Interest Factors

1 1/4%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | |
|----------|--|--|--|--|--|--|--|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | <i>n</i> |
| 1 | 1.013 | .9877 | 1.0000 | 1.0125 | 1.000 | 0.988 | 0 | 0 | 1 |
| 2 | 1.025 | .9755 | .4969 | .5094 | 2.013 | 1.963 | 0.497 | 0.976 | 2 |
| 3 | 1.038 | .9634 | .3292 | .3417 | 3.038 | 2.927 | 0.992 | 2.904 | 3 |
| 4 | 1.051 | .9515 | .2454 | .2579 | 4.076 | 3.878 | 1.485 | 5.759 | 4 |
| 5 | 1.064 | .9398 | .1951 | .2076 | 5.127 | 4.818 | 1.976 | 9.518 | 5 |
| 6 | 1.077 | .9282 | .1615 | .1740 | 6.191 | 5.746 | 2.464 | 14.160 | 6 |
| 7 | 1.091 | .9167 | .1376 | .1501 | 7.268 | 6.663 | 2.951 | 19.660 | 7 |
| 8 | 1.104 | .9054 | .1196 | .1321 | 8.359 | 7.568 | 3.435 | 25.998 | 8 |
| 9 | 1.118 | .8942 | .1057 | .1182 | 9.463 | 8.462 | 3.918 | 33.152 | 9 |
| 10 | 1.132 | .8832 | .0945 | .1070 | 10.582 | 9.346 | 4.398 | 41.101 | 10 |
| 11 | 1.146 | .8723 | .0854 | .0979 | 11.714 | 10.218 | 4.876 | 49.825 | 11 |
| 12 | 1.161 | .8615 | .0778 | .0903 | 12.860 | 11.079 | 5.352 | 59.302 | 12 |
| 13 | 1.175 | .8509 | .0713 | .0838 | 14.021 | 11.930 | 5.827 | 69.513 | 13 |
| 14 | 1.190 | .8404 | .0658 | .0783 | 15.196 | 12.771 | 6.299 | 80.438 | 14 |
| 15 | 1.205 | .8300 | .0610 | .0735 | 16.386 | 13.601 | 6.769 | 92.058 | 15 |
| 16 | 1.220 | .8197 | .0568 | .0693 | 17.591 | 14.420 | 7.237 | 104.355 | 16 |
| 17 | 1.235 | .8096 | .0532 | .0657 | 18.811 | 15.230 | 7.702 | 117.309 | 17 |
| 18 | 1.251 | .7996 | .0499 | .0624 | 20.046 | 16.030 | 8.166 | 130.903 | 18 |
| 19 | 1.266 | .7898 | .0470 | .0595 | 21.297 | 16.849 | 8.628 | 145.119 | 19 |
| 20 | 1.282 | .7800 | .0443 | .0568 | 22.563 | 17.599 | 9.088 | 159.940 | 20 |
| 21 | 1.298 | .7704 | .0419 | .0544 | 23.845 | 18.370 | 9.545 | 175.348 | 21 |
| 22 | 1.314 | .7609 | .0398 | .0523 | 25.143 | 19.131 | 10.001 | 191.327 | 22 |
| 23 | 1.331 | .7515 | .0378 | .0503 | 26.458 | 19.882 | 10.455 | 207.859 | 23 |
| 24 | 1.347 | .7422 | .0360 | .0485 | 27.788 | 20.624 | 10.906 | 224.930 | 24 |
| 25 | 1.364 | .7330 | .0343 | .0468 | 29.136 | 21.357 | 11.355 | 242.523 | 25 |
| 26 | 1.381 | .7240 | .0328 | .0453 | 30.500 | 22.081 | 11.803 | 260.623 | 26 |
| 27 | 1.399 | .7150 | .0314 | .0439 | 31.881 | 22.796 | 12.248 | 279.215 | 27 |
| 28 | 1.416 | .7062 | .0300 | .0425 | 32.280 | 23.503 | 12.691 | 298.284 | 28 |
| 29 | 1.434 | .6975 | .0288 | .0413 | 34.696 | 24.200 | 13.133 | 317.814 | 29 |
| 30 | 1.452 | .6889 | .0277 | .0402 | 36.129 | 24.889 | 13.572 | 337.792 | 30 |
| 36 | 1.564 | .6394 | .0222 | .0347 | 45.116 | 28.847 | 16.164 | 466.297 | 36 |
| 40 | 1.644 | .6084 | .0194 | .0319 | 51.490 | 31.327 | 17.852 | 559.247 | 40 |
| 48 | 1.845 | .5509 | .0153 | .0278 | 65.229 | 35.932 | 21.130 | 759.248 | 48 |
| 50 | 1.861 | .5373 | .0145 | .0270 | 68.882 | 37.013 | 21.930 | 811.692 | 50 |
| 52 | 1.908 | .5242 | .0138 | .0263 | 72.628 | 38.068 | 22.722 | 864.960 | 52 |
| 60 | 2.107 | .4746 | .0113 | .0238 | 88.575 | 42.035 | 25.809 | 1084.86 | 60 |
| 70 | 2.386 | .4191 | .00902 | .0215 | 110.873 | 46.470 | 29.492 | 1370.47 | 70 |
| 72 | 2.446 | .4088 | .00864 | .0211 | 115.675 | 47.293 | 30.205 | 1428.48 | 72 |
| 80 | 2.701 | .3702 | .00735 | .0198 | 136.120 | 50.387 | 32.983 | 1661.89 | 80 |
| 84 | 2.839 | .3522 | .00680 | .0193 | 147.130 | 51.822 | 34.326 | 1778.86 | 84 |
| 90 | 3.059 | .3269 | .00607 | .0186 | 164.706 | 53.846 | 36.286 | 1953.85 | 90 |
| 96 | 3.296 | .3034 | .00545 | .0179 | 183.643 | 55.725 | 38.180 | 2127.55 | 96 |
| 100 | 3.463 | .2887 | .00507 | .0176 | 197.074 | 56.901 | 39.406 | 2242.26 | 100 |
| 104 | 3.640 | .2747 | .00474 | .0172 | 211.190 | 58.021 | 40.604 | 2355.90 | 104 |
| 120 | 4.440 | .2252 | .00363 | .0161 | 275.220 | 61.983 | 45.119 | 2796.59 | 120 |
| 240 | 19.716 | .0507 | .00067 | .0132 | 1497.3 | 75.942 | 67.177 | 5101.55 | 240 |
| 360 | 87.543 | .0114 | .00014 | .0126 | 6923.4 | 79.086 | 75.840 | 5997.91 | 360 |
| 480 | 388.713 | .00257 | .00003 | .0125 | 31017.1 | 79.794 | 78.762 | 6284.74 | 480 |

1½ %

Compound Interest Factors

1½ %

| n | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | |
|-----|------------------------|----------------------|------------------------|-------------------------|------------------------|----------------------|-------------------------|------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find F Given P F/P | Find P Given F P/F | Find A Given F A/F | Find A Given P A/P | Find F Given A F/A | Find P Given A P/A | Find A Given G A/G | Find P Given G P/G | n |
| 1 | 1.015 | .9852 | 1.0000 | 1.0150 | 1.000 | 0.985 | 0 | 0 | 1 |
| 2 | 1.030 | .9707 | .4963 | .5113 | 2.015 | 1.956 | 0.496 | 0.970 | 2 |
| 3 | 1.046 | .9563 | .3284 | .3434 | 3.045 | 2.912 | 0.990 | 2.883 | 3 |
| 4 | 1.061 | .9422 | .2444 | .2594 | 4.091 | 3.854 | 1.481 | 5.709 | 4 |
| 5 | 1.077 | .9283 | .1941 | .2091 | 5.152 | 4.783 | 1.970 | 9.422 | 5 |
| 6 | 1.093 | .9145 | .1605 | .1755 | 6.230 | 5.697 | 2.456 | 13.994 | 6 |
| 7 | 1.110 | .9010 | .1366 | .1516 | 7.323 | 6.598 | 2.940 | 19.400 | 7 |
| 8 | 1.126 | .8877 | .1186 | .1336 | 8.433 | 7.486 | 3.422 | 25.614 | 8 |
| 9 | 1.143 | .8746 | .1046 | .1196 | 9.559 | 8.360 | 3.901 | 32.610 | 9 |
| 10 | 1.161 | .8617 | .0934 | .1084 | 10.703 | 9.222 | 4.377 | 40.365 | 10 |
| 11 | 1.178 | .8489 | .0843 | .0993 | 11.863 | 10.071 | 4.851 | 48.855 | 11 |
| 12 | 1.196 | .8364 | .0767 | .0917 | 13.041 | 10.907 | 5.322 | 58.054 | 12 |
| 13 | 1.214 | .8240 | .0702 | .0852 | 14.237 | 11.731 | 5.791 | 67.943 | 13 |
| 14 | 1.232 | .8118 | .0647 | .0797 | 15.450 | 12.543 | 6.258 | 78.496 | 14 |
| 15 | 1.250 | .7999 | .0599 | .0749 | 16.682 | 13.343 | 6.722 | 89.694 | 15 |
| 16 | 1.269 | .7880 | .0558 | .0708 | 17.932 | 14.131 | 7.184 | 101.514 | 16 |
| 17 | 1.288 | .7764 | .0521 | .0671 | 19.201 | 14.908 | 7.643 | 113.937 | 17 |
| 18 | 1.307 | .7649 | .0488 | .0638 | 20.489 | 15.673 | 8.100 | 126.940 | 18 |
| 19 | 1.327 | .7536 | .0459 | .0609 | 21.797 | 16.426 | 8.554 | 140.505 | 19 |
| 20 | 1.347 | .7425 | .0432 | .0582 | 23.124 | 17.169 | 9.005 | 154.611 | 20 |
| 21 | 1.367 | .7315 | .0409 | .0559 | 24.470 | 17.900 | 9.455 | 169.241 | 21 |
| 22 | 1.388 | .7207 | .0387 | .0537 | 25.837 | 18.621 | 9.902 | 184.375 | 22 |
| 23 | 1.408 | .7100 | .0367 | .0517 | 27.225 | 19.331 | 10.346 | 199.996 | 23 |
| 24 | 1.430 | .6995 | .0349 | .0499 | 28.633 | 20.030 | 10.788 | 216.085 | 24 |
| 25 | 1.451 | .6892 | .0333 | .0483 | 30.063 | 20.720 | 11.227 | 232.626 | 25 |
| 26 | 1.473 | .6790 | .0317 | .0467 | 31.514 | 21.399 | 11.664 | 249.601 | 26 |
| 27 | 1.495 | .6690 | .0303 | .0453 | 32.987 | 22.068 | 12.099 | 266.995 | 27 |
| 28 | 1.517 | .6591 | .0290 | .0440 | 34.481 | 22.727 | 12.531 | 284.790 | 28 |
| 29 | 1.540 | .6494 | .0278 | .0428 | 35.999 | 23.376 | 12.961 | 302.972 | 29 |
| 30 | 1.563 | .6398 | .0266 | .0416 | 37.539 | 24.016 | 13.388 | 321.525 | 30 |
| 36 | 1.709 | .5851 | .0212 | .0362 | 47.276 | 27.661 | 15.901 | 439.823 | 36 |
| 40 | 1.814 | .5513 | .0184 | .0334 | 54.268 | 29.916 | 17.528 | 524.349 | 40 |
| 48 | 2.043 | .4894 | .0144 | .0294 | 69.565 | 34.042 | 20.666 | 703.537 | 48 |
| 50 | 2.105 | .4750 | .0136 | .0286 | 73.682 | 35.000 | 21.428 | 749.955 | 50 |
| 52 | 2.169 | .4611 | .0128 | .0278 | 77.925 | 35.929 | 22.179 | 796.868 | 52 |
| 60 | 2.443 | .4093 | .0104 | .0254 | 96.214 | 39.380 | 25.093 | 988.157 | 60 |
| 70 | 2.835 | .3527 | .00817 | .0232 | 122.363 | 43.155 | 28.529 | 1231.15 | 70 |
| 72 | 2.921 | .3423 | .00781 | .0228 | 128.076 | 43.845 | 29.189 | 1279.78 | 72 |
| 80 | 3.291 | .3039 | .00655 | .0215 | 152.710 | 46.407 | 31.742 | 1473.06 | 80 |
| 84 | 3.493 | .2863 | .00602 | .0210 | 166.172 | 47.579 | 32.967 | 1568.50 | 84 |
| 90 | 3.819 | .2619 | .00532 | .0203 | 187.929 | 49.210 | 34.740 | 1709.53 | 90 |
| 96 | 4.176 | .2395 | .00472 | .0197 | 211.719 | 50.702 | 36.438 | 1847.46 | 96 |
| 100 | 4.432 | .2256 | .00437 | .0194 | 228.802 | 51.625 | 37.529 | 1937.43 | 100 |
| 104 | 4.704 | .2126 | .00405 | .0190 | 246.932 | 52.494 | 38.589 | 2025.69 | 104 |
| 120 | 5.969 | .1675 | .00302 | .0180 | 331.286 | 55.498 | 42.518 | 2359.69 | 120 |
| 240 | 35.632 | .0281 | .00043 | .0154 | 2.308.8 | 64.796 | 59.737 | 3870.68 | 240 |
| 360 | 212.700 | .00470 | .00007 | .0151 | 14.113.3 | 66.353 | 64.966 | 4310.71 | 360 |
| 480 | 1269.7 | .00079 | .00001 | .0150 | 84.577.8 | 66.614 | 66.288 | 4415.74 | 480 |

1 3/4%

Compound Interest Factors

1 3/4%

| n | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | | n |
|-----|------------------------|----------------------|------------------------|-------------------------|------------------------|----------------------|-------------------------|------------------------|-----|---|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | | |
| | Find F Given P F/P | Find P Given F P/F | Find A Given F A/F | Find A Given P A/P | Find F Given A F/A | Find P Given A P/A | Find A Given G A/G | Find P Given G P/G | | |
| 1 | 1.018 | .9828 | 1.0000 | 1.0175 | 1.000 | 0.983 | 0 | 0 | 1 | |
| 2 | 1.035 | .9659 | .4957 | .5132 | 2.018 | 1.949 | 0.496 | 0.966 | 2 | |
| 3 | 1.053 | .9493 | .3276 | .3451 | 3.053 | 2.898 | 0.989 | 2.865 | 3 | |
| 4 | 1.072 | .9330 | .2435 | .2610 | 4.106 | 3.831 | 1.478 | 5.664 | 4 | |
| 5 | 1.091 | .9169 | .1931 | .2106 | 5.178 | 4.748 | 1.965 | 9.332 | 5 | |
| 6 | 1.110 | .9011 | .1595 | .1770 | 6.269 | 5.649 | 2.450 | 13.837 | 6 | |
| 7 | 1.129 | .8856 | .1355 | .1530 | 7.378 | 6.535 | 2.931 | 19.152 | 7 | |
| 8 | 1.149 | .8704 | .1175 | .1350 | 8.508 | 7.405 | 3.409 | 25.245 | 8 | |
| 9 | 1.169 | .8554 | .1036 | .1211 | 9.656 | 8.261 | 3.885 | 32.088 | 9 | |
| 10 | 1.189 | .8407 | .0924 | .1099 | 10.825 | 9.101 | 4.357 | 39.655 | 10 | |
| 11 | 1.210 | .8263 | .0832 | .1007 | 12.015 | 9.928 | 4.827 | 47.918 | 11 | |
| 12 | 1.231 | .8121 | .0756 | .0931 | 13.225 | 10.740 | 5.294 | 56.851 | 12 | |
| 13 | 1.253 | .7981 | .0692 | .0867 | 14.457 | 11.538 | 5.758 | 66.428 | 13 | |
| 14 | 1.275 | .7844 | .0637 | .0812 | 15.710 | 12.322 | 6.219 | 76.625 | 14 | |
| 15 | 1.297 | .7709 | .0589 | .0764 | 16.985 | 13.093 | 6.677 | 87.417 | 15 | |
| 16 | 1.320 | .7576 | .0547 | .0722 | 18.282 | 13.851 | 7.132 | 98.782 | 16 | |
| 17 | 1.343 | .7446 | .0510 | .0685 | 19.602 | 14.595 | 7.584 | 110.695 | 17 | |
| 18 | 1.367 | .7318 | .0477 | .0652 | 20.945 | 15.327 | 8.034 | 123.136 | 18 | |
| 19 | 1.390 | .7192 | .0448 | .0623 | 22.311 | 16.046 | 8.481 | 136.081 | 19 | |
| 20 | 1.415 | .7068 | .0422 | .0597 | 23.702 | 16.753 | 8.924 | 149.511 | 20 | |
| 21 | 1.440 | .6947 | .0398 | .0573 | 25.116 | 17.448 | 9.365 | 163.405 | 21 | |
| 22 | 1.465 | .6827 | .0377 | .0552 | 26.556 | 18.130 | 9.804 | 177.742 | 22 | |
| 23 | 1.490 | .6710 | .0357 | .0532 | 28.021 | 18.801 | 10.239 | 192.503 | 23 | |
| 24 | 1.516 | .6594 | .0339 | .0514 | 29.511 | 19.461 | 10.671 | 207.671 | 24 | |
| 25 | 1.543 | .6481 | .0322 | .0497 | 31.028 | 20.109 | 11.101 | 223.225 | 25 | |
| 26 | 1.570 | .6369 | .0307 | .0482 | 32.571 | 20.746 | 11.528 | 239.149 | 26 | |
| 27 | 1.597 | .6260 | .0293 | .0468 | 34.141 | 21.372 | 11.952 | 255.425 | 27 | |
| 28 | 1.625 | .6152 | .0280 | .0455 | 35.738 | 21.987 | 12.373 | 272.036 | 28 | |
| 29 | 1.654 | .6046 | .0268 | .0443 | 37.363 | 22.592 | 12.791 | 288.967 | 29 | |
| 30 | 1.683 | .5942 | .0256 | .0431 | 39.017 | 23.186 | 13.206 | 306.200 | 30 | |
| 36 | 1.867 | .5355 | .0202 | .0377 | 49.566 | 26.543 | 15.640 | 415.130 | 36 | |
| 40 | 2.002 | .4996 | .0175 | .0350 | 57.234 | 28.594 | 17.207 | 492.017 | 40 | |
| 48 | 2.300 | .4349 | .0135 | .0310 | 74.263 | 32.294 | 20.209 | 652.612 | 48 | |
| 50 | 2.381 | .4200 | .0127 | .0302 | 78.903 | 33.141 | 20.932 | 693.708 | 50 | |
| 52 | 2.465 | .4057 | .0119 | .0294 | 83.706 | 33.960 | 21.644 | 735.039 | 52 | |
| 60 | 2.832 | .3531 | .00955 | .0271 | 104.676 | 36.964 | 24.389 | 901.503 | 60 | |
| 70 | 3.368 | .2969 | .00739 | .0249 | 135.331 | 40.178 | 27.586 | 1108.34 | 70 | |
| 72 | 3.487 | .2868 | .00704 | .0245 | 142.127 | 40.757 | 28.195 | 1149.12 | 72 | |
| 80 | 4.006 | .2496 | .00582 | .0233 | 171.795 | 42.880 | 30.533 | 1309.25 | 80 | |
| 84 | 4.294 | .2329 | .00531 | .0228 | 188.246 | 43.836 | 31.644 | 1387.16 | 84 | |
| 90 | 4.765 | .2098 | .00465 | .0221 | 215.166 | 45.152 | 33.241 | 1500.88 | 90 | |
| 96 | 5.288 | .1891 | .00408 | .0216 | 245.039 | 46.337 | 34.756 | 1610.48 | 96 | |
| 100 | 5.668 | .1764 | .00375 | .0212 | 266.753 | 47.062 | 35.721 | 1681.09 | 100 | |
| 104 | 6.075 | .1646 | .00345 | .0209 | 290.028 | 47.737 | 36.652 | 1749.68 | 104 | |
| 120 | 8.019 | .1247 | .00249 | .0200 | 401.099 | 50.017 | 40.047 | 2003.03 | 120 | |
| 240 | 64.308 | .0156 | .00028 | .0178 | 3617.6 | 56.254 | 53.352 | 3001.27 | 240 | |
| 360 | 515.702 | .00194 | .00003 | .0175 | 29411.5 | 57.032 | 56.443 | 3219.08 | 360 | |
| 480 | 4135.5 | .00024 | | .0175 | 236259.0 | 57.129 | 57.027 | 3257.88 | 480 | |

2%

Compound Interest Factors

2%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 36 | 2.040 | .4902 | .0192 | .0392 | 51.994 | 25.489 | 15.381 | 392.036 | 36 |
| 40 | 2.208 | .4529 | .0166 | .0366 | 60.402 | 27.355 | 16.888 | 461.989 | 40 |
| 48 | 2.587 | .3865 | .0126 | .0326 | 79.353 | 30.673 | 19.755 | 605.961 | 48 |
| 50 | 2.692 | .3715 | .0118 | .0318 | 84.579 | 31.424 | 20.442 | 642.355 | 50 |
| 52 | 2.800 | .3571 | .0111 | .0311 | 90.016 | 32.145 | 21.116 | 678.779 | 52 |
| 60 | 3.281 | .3048 | .00877 | .0288 | 114.051 | 34.761 | 23.696 | 823.692 | 60 |
| 70 | 4.000 | .2500 | .00667 | .0267 | 149.977 | 37.499 | 26.663 | 999.829 | 70 |
| 72 | 4.161 | .2403 | .00633 | .0263 | 158.056 | 37.984 | 27.223 | 1034.050 | 72 |
| 80 | 4.875 | .2051 | .00516 | .0252 | 193.771 | 39.744 | 29.357 | 1166.781 | 80 |
| 84 | 5.277 | .1895 | .00468 | .0247 | 213.865 | 40.525 | 30.361 | 1230.413 | 84 |
| 90 | 5.943 | .1683 | .00405 | .0240 | 247.155 | 41.587 | 31.793 | 1322.164 | 90 |
| 96 | 6.693 | .1494 | .00351 | .0235 | 284.645 | 42.529 | 33.137 | 1409.291 | 96 |
| 100 | 7.245 | .1380 | .00320 | .0232 | 312.230 | 43.098 | 33.986 | 1464.747 | 100 |
| 104 | 7.842 | .1275 | .00292 | .0229 | 342.090 | 43.624 | 34.799 | 1518.082 | 104 |
| 120 | 10.765 | .0929 | .00205 | .0220 | 488.255 | 45.355 | 37.711 | 1710.411 | 120 |
| 240 | 115.887 | .00863 | .00017 | .0202 | 5744.4 | 49.569 | 47.911 | 2374.878 | 240 |
| 360 | 1247.5 | .00080 | .00002 | .0200 | 62326.8 | 49.960 | 49.711 | 2483.567 | 360 |
| 480 | 13429.8 | .00007 | | .0200 | 671442.0 | 49.996 | 49.964 | 2498.027 | 480 |

2½ %

Compound Interest Factors

2½ %

| n | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | |
|-----|------------------------|----------------------|------------------------|-------------------------|------------------------|----------------------|-------------------------|------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find F Given P F/P | Find P Given F P/F | Find A Given F A/F | Find A Given P A/P | Find F Given A F/A | Find P Given A P/A | Find A Given G A/G | Find P Given G P/G | n |
| 1 | 1.025 | .9756 | 1.0000 | 1.0250 | 1.000 | 0.976 | 0 | 0 | 1 |
| 2 | 1.051 | .9518 | .4938 | .5188 | 2.025 | 1.927 | 0.494 | 0.952 | 2 |
| 3 | 1.077 | .9286 | .3251 | .3501 | 3.076 | 2.856 | 0.984 | 2.809 | 3 |
| 4 | 1.104 | .9060 | .2408 | .2658 | 4.153 | 3.762 | 1.469 | 5.527 | 4 |
| 5 | 1.131 | .8839 | .1902 | .2152 | 5.256 | 4.646 | 1.951 | 9.062 | 5 |
| 6 | 1.160 | .8623 | .1566 | .1816 | 6.388 | 5.508 | 2.428 | 13.374 | 6 |
| 7 | 1.189 | .8413 | .1325 | .1575 | 7.547 | 6.349 | 2.901 | 18.421 | 7 |
| 8 | 1.218 | .8207 | .1145 | .1395 | 8.736 | 7.170 | 3.370 | 24.166 | 8 |
| 9 | 1.249 | .8007 | .1005 | .1255 | 9.955 | 7.971 | 3.835 | 30.572 | 9 |
| 10 | 1.280 | .7812 | .0893 | .1143 | 11.203 | 8.752 | 4.296 | 37.603 | 10 |
| 11 | 1.312 | .7621 | .0801 | .1051 | 12.483 | 9.514 | 4.753 | 45.224 | 11 |
| 12 | 1.345 | .7436 | .0725 | .0975 | 13.796 | 10.258 | 5.206 | 53.403 | 12 |
| 13 | 1.379 | .7254 | .0660 | .0910 | 15.140 | 10.983 | 5.655 | 62.108 | 13 |
| 14 | 1.413 | .7077 | .0605 | .0855 | 16.519 | 11.691 | 6.100 | 71.309 | 14 |
| 15 | 1.448 | .6905 | .0558 | .0808 | 17.932 | 12.381 | 6.540 | 80.975 | 15 |
| 16 | 1.485 | .6736 | .0516 | .0766 | 19.380 | 13.055 | 6.977 | 91.080 | 16 |
| 17 | 1.522 | .6572 | .0479 | .0729 | 20.865 | 13.712 | 7.409 | 101.595 | 17 |
| 18 | 1.560 | .6412 | .0447 | .0697 | 22.386 | 14.353 | 7.838 | 112.495 | 18 |
| 19 | 1.599 | .6255 | .0418 | .0668 | 23.946 | 14.979 | 8.262 | 123.754 | 19 |
| 20 | 1.639 | .6103 | .0391 | .0641 | 25.545 | 15.589 | 8.682 | 135.349 | 20 |
| 21 | 1.680 | .5954 | .0368 | .0618 | 27.183 | 16.185 | 9.099 | 147.257 | 21 |
| 22 | 1.722 | .5809 | .0346 | .0596 | 28.863 | 16.765 | 9.511 | 159.455 | 22 |
| 23 | 1.765 | .5667 | .0327 | .0577 | 30.584 | 17.332 | 9.919 | 171.922 | 23 |
| 24 | 1.809 | .5529 | .0309 | .0559 | 32.349 | 17.885 | 10.324 | 184.638 | 24 |
| 25 | 1.854 | .5394 | .0293 | .0543 | 34.158 | 18.424 | 10.724 | 197.584 | 25 |
| 26 | 1.900 | .5262 | .0278 | .0528 | 36.012 | 18.951 | 11.120 | 210.740 | 26 |
| 27 | 1.948 | .5134 | .0264 | .0514 | 37.912 | 19.464 | 11.513 | 224.088 | 27 |
| 28 | 1.996 | .5009 | .0251 | .0501 | 39.860 | 19.965 | 11.901 | 237.612 | 28 |
| 29 | 2.046 | .4887 | .0239 | .0489 | 41.856 | 20.454 | 12.286 | 251.294 | 29 |
| 30 | 2.098 | .4767 | .0228 | .0478 | 43.903 | 20.930 | 12.667 | 265.120 | 30 |
| 31 | 2.150 | .4651 | .0217 | .0467 | 46.000 | 21.395 | 13.044 | 279.073 | 31 |
| 32 | 2.204 | .4538 | .0208 | .0458 | 48.150 | 24.849 | 13.417 | 293.140 | 32 |
| 33 | 2.259 | .4427 | .0199 | .0449 | 50.354 | 22.292 | 13.786 | 307.306 | 33 |
| 34 | 2.315 | .4319 | .0190 | .0440 | 52.613 | 22.724 | 14.151 | 321.559 | 34 |
| 35 | 2.373 | .4214 | .0182 | .0432 | 54.928 | 23.145 | 14.512 | 335.886 | 35 |
| 40 | 2.685 | .3724 | .0148 | .0398 | 67.402 | 25.103 | 16.262 | 408.221 | 40 |
| 45 | 3.038 | .3292 | .0123 | .0373 | 81.516 | 26.833 | 17.918 | 480.806 | 45 |
| 50 | 3.437 | .2909 | .0103 | .0353 | 97.484 | 28.362 | 19.484 | 552.607 | 50 |
| 55 | 3.889 | .2572 | .00865 | .0337 | 115.551 | 29.714 | 20.961 | 622.827 | 55 |
| 60 | 4.400 | .2273 | .00735 | .0324 | 135.991 | 30.909 | 22.352 | 690.865 | 60 |
| 65 | 4.978 | .2009 | .00628 | .0313 | 159.118 | 31.965 | 23.660 | 756.280 | 65 |
| 70 | 5.632 | .1776 | .00540 | .0304 | 185.284 | 32.898 | 24.888 | 818.763 | 70 |
| 75 | 6.372 | .1569 | .00465 | .0297 | 214.888 | 33.723 | 26.039 | 878.114 | 75 |
| 80 | 7.210 | .1387 | .00403 | .0290 | 248.382 | 34.452 | 27.117 | 934.217 | 80 |
| 85 | 8.157 | .1226 | .00349 | .0285 | 286.278 | 35.096 | 28.123 | 987.026 | 85 |
| 90 | 9.229 | .1084 | .00304 | .0280 | 329.154 | 35.666 | 29.063 | 1036.54 | 90 |
| 95 | 10.442 | .0958 | .00265 | .0276 | 377.663 | 36.169 | 29.938 | 1082.83 | 95 |
| 100 | 11.814 | .0846 | .00231 | .0273 | 432.548 | 36.614 | 30.752 | 1125.97 | 100 |

3%

Compound Interest Factors

3%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 2.500 | .4000 | .0200 | .0500 | 50.003 | 20.000 | 12.668 | 253.361 | 31 |
| 32 | 2.575 | .3883 | .0190 | .0490 | 52.503 | 20.389 | 13.017 | 265.399 | 32 |
| 33 | 2.652 | .3770 | .0182 | .0482 | 55.078 | 20.766 | 13.362 | 277.464 | 33 |
| 34 | 2.732 | .3660 | .0173 | .0473 | 57.730 | 21.132 | 13.702 | 289.544 | 34 |
| 35 | 2.814 | .3554 | .0165 | .0465 | 60.462 | 21.487 | 14.037 | 301.627 | 35 |
| 40 | 3.262 | .3066 | .0133 | .0433 | 75.401 | 23.115 | 15.650 | 361.750 | 40 |
| 45 | 3.782 | .2644 | .0108 | .0408 | 92.720 | 24.519 | 17.156 | 420.632 | 45 |
| 50 | 4.384 | .2281 | .00887 | .0389 | 112.797 | 25.730 | 18.558 | 477.480 | 50 |
| 55 | 5.082 | .1968 | .00735 | .0373 | 136.072 | 26.774 | 19.860 | 531.741 | 55 |
| 60 | 5.892 | .1697 | .00613 | .0361 | 163.053 | 27.676 | 21.067 | 583.052 | 60 |
| 65 | 6.830 | .1464 | .00515 | .0351 | 194.333 | 28.453 | 22.184 | 631.201 | 65 |
| 70 | 7.918 | .1263 | .00434 | .0343 | 230.594 | 29.123 | 23.215 | 676.087 | 70 |
| 75 | 9.179 | .1089 | .00367 | .0337 | 272.631 | 29.702 | 24.163 | 717.698 | 75 |
| 80 | 10.641 | .0940 | .00311 | .0331 | 321.363 | 30.201 | 25.035 | 756.086 | 80 |
| 85 | 12.336 | .0811 | .00265 | .0326 | 377.857 | 30.631 | 25.835 | 791.353 | 85 |
| 90 | 14.300 | .0699 | .00226 | .0323 | 443.349 | 31.002 | 26.567 | 823.630 | 90 |
| 95 | 16.578 | .0603 | .00193 | .0319 | 519.272 | 31.323 | 27.235 | 853.074 | 95 |
| 100 | 19.219 | .0520 | .00165 | .0316 | 607.287 | 31.599 | 27.844 | 879.854 | 100 |

3½ %

Compound Interest Factors

3½ %

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | | |
| 1 | 1.035 | .9662 | 1.0000 | 1.0350 | 1.000 | 0.966 | 0 | 0 | | 1 |
| 2 | 1.071 | .9335 | .4914 | .5264 | 2.035 | 1.900 | 0.491 | 0.933 | | 2 |
| 3 | 1.109 | .9019 | .3219 | .3569 | 3.106 | 2.802 | 0.977 | 2.737 | | 3 |
| 4 | 1.148 | .8714 | .2373 | .2723 | 4.215 | 3.673 | 1.457 | 5.352 | | 4 |
| 5 | 1.188 | .8420 | .1865 | .2215 | 5.362 | 4.515 | 1.931 | 8.719 | | 5 |
| 6 | 1.229 | .8135 | .1527 | .1877 | 6.550 | 5.329 | 2.400 | 12.787 | | 6 |
| 7 | 1.272 | .7860 | .1285 | .1635 | 7.779 | 6.115 | 2.862 | 17.503 | | 7 |
| 8 | 1.317 | .7594 | .1105 | .1455 | 9.052 | 6.874 | 3.320 | 22.819 | | 8 |
| 9 | 1.363 | .7337 | .0964 | .1314 | 10.368 | 7.608 | 3.771 | 28.688 | | 9 |
| 10 | 1.411 | .7089 | .0852 | .1202 | 11.731 | 8.317 | 4.217 | 35.069 | | 10 |
| 11 | 1.460 | .6849 | .0761 | .1111 | 13.142 | 9.002 | 4.657 | 41.918 | | 11 |
| 12 | 1.511 | .6618 | .0685 | .1035 | 14.602 | 9.663 | 5.091 | 49.198 | | 12 |
| 13 | 1.564 | .6394 | .0621 | .0971 | 16.113 | 10.303 | 5.520 | 56.871 | | 13 |
| 14 | 1.619 | .6178 | .0566 | .0916 | 17.677 | 10.921 | 5.943 | 64.902 | | 14 |
| 15 | 1.675 | .5969 | .0518 | .0868 | 19.296 | 11.517 | 6.361 | 73.258 | | 15 |
| 16 | 1.734 | .5767 | .0477 | .0827 | 20.971 | 12.094 | 6.773 | 81.909 | | 16 |
| 17 | 1.795 | .5572 | .0440 | .0790 | 22.705 | 12.651 | 7.179 | 90.824 | | 17 |
| 18 | 1.857 | .5384 | .0408 | .0758 | 24.500 | 13.190 | 7.580 | 99.976 | | 18 |
| 19 | 1.922 | .5202 | .0379 | .0729 | 26.357 | 13.710 | 7.975 | 109.339 | | 19 |
| 20 | 1.990 | .5026 | .0354 | .0704 | 28.280 | 14.212 | 8.365 | 118.888 | | 20 |
| 21 | 2.059 | .4856 | .0330 | .0680 | 30.269 | 14.698 | 8.749 | 128.599 | | 21 |
| 22 | 2.132 | .4692 | .0309 | .0659 | 32.329 | 15.167 | 9.128 | 138.451 | | 22 |
| 23 | 2.206 | .4533 | .0290 | .0640 | 34.460 | 15.620 | 9.502 | 148.423 | | 23 |
| 24 | 2.283 | .4380 | .0273 | .0623 | 36.666 | 16.058 | 9.870 | 158.496 | | 24 |
| 25 | 2.363 | .4231 | .0257 | .0607 | 38.950 | 16.482 | 10.233 | 168.652 | | 25 |
| 26 | 2.446 | .4088 | .0242 | .0592 | 41.313 | 16.890 | 10.590 | 178.873 | | 26 |
| 27 | 2.532 | .3950 | .0229 | .0579 | 43.759 | 17.285 | 10.942 | 189.143 | | 27 |
| 28 | 2.620 | .3817 | .0216 | .0566 | 46.291 | 17.667 | 11.289 | 199.448 | | 28 |
| 29 | 2.712 | .3687 | .0204 | .0554 | 48.911 | 18.036 | 11.631 | 209.773 | | 29 |
| 30 | 2.807 | .3563 | .0194 | .0544 | 51.623 | 18.392 | 11.967 | 220.105 | | 30 |
| 31 | 2.905 | .3442 | .0184 | .0534 | 54.429 | 18.736 | 12.299 | 230.432 | | 31 |
| 32 | 3.007 | .3326 | .0174 | .0524 | 57.334 | 19.069 | 12.625 | 240.742 | | 32 |
| 33 | 3.112 | .3213 | .0166 | .0516 | 60.341 | 19.390 | 12.946 | 251.025 | | 33 |
| 34 | 3.221 | .3105 | .0158 | .0508 | 63.453 | 19.701 | 13.262 | 261.271 | | 34 |
| 35 | 3.334 | .3000 | .0150 | .0500 | 66.674 | 20.001 | 13.573 | 271.470 | | 35 |
| 40 | 3.959 | .2526 | .0118 | .0468 | 84.550 | 21.355 | 15.055 | 321.490 | | 40 |
| 45 | 4.702 | .2127 | .00945 | .0445 | 105.781 | 22.495 | 16.417 | 369.307 | | 45 |
| 50 | 5.585 | .1791 | .00763 | .0426 | 130.998 | 23.456 | 17.666 | 414.369 | | 50 |
| 55 | 6.633 | .1508 | .00621 | .0412 | 160.946 | 24.264 | 18.808 | 456.352 | | 55 |
| 60 | 7.878 | .1269 | .00509 | .0401 | 196.516 | 24.945 | 19.848 | 495.104 | | 60 |
| 65 | 9.357 | .1069 | .00419 | .0392 | 238.762 | 25.518 | 20.793 | 530.598 | | 65 |
| 70 | 11.113 | .0900 | .00346 | .0385 | 288.937 | 26.000 | 21.650 | 562.895 | | 70 |
| 75 | 13.199 | .0758 | .00287 | .0379 | 348.529 | 26.407 | 22.423 | 592.121 | | 75 |
| 80 | 15.676 | .0638 | .00238 | .0374 | 419.305 | 26.749 | 23.120 | 618.438 | | 80 |
| 85 | 18.618 | .0537 | .00199 | .0370 | 503.365 | 27.037 | 23.747 | 642.036 | | 85 |
| 90 | 22.112 | .0452 | .00166 | .0367 | 603.202 | 27.279 | 24.308 | 663.118 | | 90 |
| 95 | 26.262 | .0381 | .00139 | .0364 | 721.778 | 27.483 | 24.811 | 681.890 | | 95 |
| 100 | 31.191 | .0321 | .00116 | .0362 | 862.608 | 27.655 | 25.259 | 698.554 | | 100 |

4%

Compound Interest Factors

4%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|--|--|--|--|--|--|--|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 3.373 | .2965 | .0169 | .0569 | 59.328 | 17.588 | 11.937 | 209.955 | 31 |
| 32 | 3.508 | .2851 | .0159 | .0559 | 62.701 | 17.874 | 12.241 | 218.792 | 32 |
| 33 | 3.648 | .2741 | .0151 | .0551 | 66.209 | 18.148 | 12.540 | 227.563 | 33 |
| 34 | 3.794 | .2636 | .0143 | .0543 | 69.858 | 18.411 | 12.832 | 236.260 | 34 |
| 35 | 3.946 | .2534 | .0136 | .0536 | 73.652 | 18.665 | 13.120 | 244.876 | 35 |
| 40 | 4.801 | .2083 | .0105 | .0505 | 95.025 | 19.793 | 14.476 | 286.530 | 40 |
| 45 | 5.841 | .1712 | .00826 | .0483 | 121.029 | 20.720 | 15.705 | 325.402 | 45 |
| 50 | 7.107 | .1407 | .00655 | .0466 | 152.667 | 21.482 | 16.812 | 361.163 | 50 |
| 55 | 8.646 | .1157 | .00523 | .0452 | 191.159 | 22.109 | 17.807 | 393.689 | 55 |
| 60 | 10.520 | .0951 | .00420 | .0442 | 237.990 | 22.623 | 18.697 | 422.996 | 60 |
| 65 | 12.799 | .0781 | .00339 | .0434 | 294.968 | 23.047 | 19.491 | 449.201 | 65 |
| 70 | 15.572 | .0642 | .00275 | .0427 | 364.290 | 23.395 | 20.196 | 472.479 | 70 |
| 75 | 18.945 | .0528 | .00223 | .0422 | 448.630 | 23.680 | 20.821 | 493.041 | 75 |
| 80 | 23.050 | .0434 | .00181 | .0418 | 551.244 | 23.915 | 21.372 | 511.116 | 80 |
| 85 | 28.044 | .0357 | .00148 | .0415 | 676.089 | 24.109 | 21.857 | 526.938 | 85 |
| 90 | 34.119 | .0293 | .00121 | .0412 | 827.981 | 24.267 | 22.283 | 540.737 | 90 |
| 95 | 41.511 | .0241 | .00099 | .0410 | 1012.8 | 24.398 | 22.655 | 552.730 | 95 |
| 100 | 50.505 | .0198 | .00081 | .0408 | 1237.6 | 24.505 | 22.980 | 563.125 | 100 |

4½ %

Compound Interest Factors

4½ %

| n | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | | n |
|-----|------------------------|----------------------|------------------------|-------------------------|------------------------|----------------------|-------------------------|------------------------|-----|---|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | | |
| | Find F Given P F/P | Find P Given F P/F | Find A Given F A/F | Find A Given P A/P | Find F Given A F/A | Find P Given A P/A | Find A Given G A/G | Find P Given G P/G | | |
| 1 | 1.045 | .9569 | 1.0000 | 1.0450 | 1.000 | 0.957 | 0 | 0 | 1 | |
| 2 | 1.092 | .9157 | .4890 | .5340 | 2.045 | 1.873 | 0.489 | 0.916 | 2 | |
| 3 | 1.141 | .8763 | .3188 | .3638 | 3.137 | 2.749 | 0.971 | 2.668 | 3 | |
| 4 | 1.193 | .8386 | .2337 | .2787 | 4.278 | 3.588 | 1.445 | 5.184 | 4 | |
| 5 | 1.246 | .8025 | .1828 | .2278 | 5.471 | 4.390 | 1.912 | 8.394 | 5 | |
| 6 | 1.302 | .7679 | .1489 | .1939 | 6.717 | 5.158 | 2.372 | 12.233 | 6 | |
| 7 | 1.361 | .7348 | .1247 | .1697 | 8.019 | 5.893 | 2.824 | 16.642 | 7 | |
| 8 | 1.422 | .7032 | .1066 | .1516 | 9.380 | 6.596 | 3.269 | 21.564 | 8 | |
| 9 | 1.486 | .6729 | .0926 | .1376 | 10.802 | 7.269 | 3.707 | 26.948 | 9 | |
| 10 | 1.553 | .6439 | .0814 | .1264 | 12.288 | 7.913 | 4.138 | 32.743 | 10 | |
| 11 | 1.623 | .6162 | .0722 | .1172 | 13.841 | 8.529 | 4.562 | 38.905 | 11 | |
| 12 | 1.696 | .5897 | .0647 | .1097 | 15.464 | 9.119 | 4.978 | 45.391 | 12 | |
| 13 | 1.772 | .5643 | .0583 | .1033 | 17.160 | 9.683 | 5.387 | 52.163 | 13 | |
| 14 | 1.852 | .5400 | .0528 | .0978 | 18.932 | 10.223 | 5.789 | 59.182 | 14 | |
| 15 | 1.935 | .5167 | .0481 | .0931 | 20.784 | 10.740 | 6.184 | 66.416 | 15 | |
| 16 | 2.022 | .4945 | .0440 | .0890 | 22.719 | 11.234 | 6.572 | 73.833 | 16 | |
| 17 | 2.113 | .4732 | .0404 | .0854 | 24.742 | 11.707 | 6.953 | 81.404 | 17 | |
| 18 | 2.208 | .4528 | .0372 | .0822 | 26.855 | 12.160 | 7.327 | 89.102 | 18 | |
| 19 | 2.308 | .4333 | .0344 | .0794 | 29.064 | 12.593 | 7.695 | 96.901 | 19 | |
| 20 | 2.412 | .4146 | .0319 | .0769 | 31.371 | 13.008 | 8.055 | 104.779 | 20 | |
| 21 | 2.520 | .3968 | .0296 | .0746 | 33.783 | 13.405 | 8.409 | 112.715 | 21 | |
| 22 | 2.634 | .3797 | .0275 | .0725 | 36.303 | 13.784 | 8.755 | 120.689 | 22 | |
| 23 | 2.752 | .3634 | .0257 | .0707 | 38.937 | 14.148 | 9.096 | 128.682 | 23 | |
| 24 | 2.876 | .3477 | .0240 | .0690 | 41.689 | 14.495 | 9.429 | 136.680 | 24 | |
| 25 | 3.005 | .3327 | .0224 | .0674 | 44.565 | 14.828 | 9.756 | 144.665 | 25 | |
| 26 | 3.141 | .3184 | .0210 | .0660 | 47.571 | 15.147 | 10.077 | 152.625 | 26 | |
| 27 | 3.282 | .3047 | .0197 | .0647 | 50.711 | 15.451 | 10.391 | 160.547 | 27 | |
| 28 | 3.430 | .2916 | .0185 | .0635 | 53.993 | 15.743 | 10.698 | 168.420 | 28 | |
| 29 | 3.584 | .2790 | .0174 | .0624 | 57.423 | 16.022 | 10.999 | 176.232 | 29 | |
| 30 | 3.745 | .2670 | .0164 | .0614 | 61.007 | 16.289 | 11.295 | 183.975 | 30 | |
| 31 | 3.914 | .2555 | .0154 | .0604 | 64.752 | 16.544 | 11.583 | 191.640 | 31 | |
| 32 | 4.090 | .2445 | .0146 | .0596 | 68.666 | 16.789 | 11.866 | 199.220 | 32 | |
| 33 | 4.274 | .2340 | .0137 | .0587 | 72.756 | 17.023 | 12.143 | 206.707 | 33 | |
| 34 | 4.466 | .2239 | .0130 | .0580 | 77.030 | 17.247 | 12.414 | 214.095 | 34 | |
| 35 | 4.667 | .2143 | .0123 | .0573 | 81.497 | 17.461 | 12.679 | 221.380 | 35 | |
| 40 | 5.816 | .1719 | .00934 | .0543 | 107.030 | 18.402 | 13.917 | 256.098 | 40 | |
| 45 | 7.248 | .1380 | .00720 | .0522 | 138.850 | 19.156 | 15.020 | 287.732 | 45 | |
| 50 | 9.033 | .1107 | .00560 | .0506 | 178.503 | 19.762 | 15.998 | 316.145 | 50 | |
| 55 | 11.256 | .0888 | .00439 | .0494 | 227.918 | 20.248 | 16.860 | 341.375 | 55 | |
| 60 | 14.027 | .0713 | .00345 | .0485 | 289.497 | 20.638 | 17.617 | 363.571 | 60 | |
| 65 | 17.481 | .0572 | .00273 | .0477 | 366.237 | 20.951 | 18.278 | 382.946 | 65 | |
| 70 | 21.784 | .0459 | .00217 | .0472 | 461.869 | 21.202 | 18.854 | 399.750 | 70 | |
| 75 | 27.147 | .0368 | .00172 | .0467 | 581.043 | 21.404 | 19.354 | 414.242 | 75 | |
| 80 | 33.830 | .0296 | .00137 | .0464 | 729.556 | 21.565 | 19.785 | 426.680 | 80 | |
| 85 | 42.158 | .0237 | .00109 | .0461 | 914.630 | 21.695 | 20.157 | 437.309 | 85 | |
| 90 | 52.537 | .0190 | .00087 | .0459 | 1145.3 | 21.799 | 20.476 | 446.359 | 90 | |
| 95 | 65.471 | .0153 | .00070 | .0457 | 1432.7 | 21.883 | 20.749 | 454.039 | 95 | |
| 100 | 81.588 | .0123 | .00056 | .0456 | 1790.9 | 21.950 | 20.981 | 460.537 | 100 | |

5%

Compound Interest Factors

5%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|--|--|--|--|--|--|--|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 4.538 | .2204 | .0141 | .0641 | 70.761 | 15.593 | 11.238 | 175.233 | 31 |
| 32 | 4.765 | .2099 | .0133 | .0633 | 75.299 | 15.803 | 11.501 | 181.739 | 32 |
| 33 | 5.003 | .1999 | .0125 | .0625 | 80.063 | 16.003 | 11.757 | 188.135 | 33 |
| 34 | 5.253 | .1904 | .0118 | .0618 | 85.067 | 16.193 | 12.006 | 194.416 | 34 |
| 35 | 5.516 | .1813 | .0111 | .0611 | 90.320 | 16.374 | 12.250 | 200.580 | 35 |
| 40 | 7.040 | .1420 | .00828 | .0583 | 120.799 | 17.159 | 13.377 | 229.545 | 40 |
| 45 | 8.985 | .1113 | .00626 | .0563 | 159.699 | 17.774 | 14.364 | 255.314 | 45 |
| 50 | 11.467 | .0872 | .00478 | .0548 | 209.347 | 18.256 | 15.223 | 277.914 | 50 |
| 55 | 14.636 | .0683 | .00367 | .0537 | 272.711 | 18.633 | 15.966 | 297.510 | 55 |
| 60 | 18.679 | .0535 | .00283 | .0528 | 353.582 | 18.929 | 16.606 | 314.343 | 60 |
| 65 | 23.840 | .0419 | .00219 | .0522 | 456.795 | 19.161 | 17.154 | 328.691 | 65 |
| 70 | 30.426 | .0329 | .00170 | .0517 | 588.525 | 19.343 | 17.621 | 340.841 | 70 |
| 75 | 38.832 | .0258 | .00132 | .0513 | 756.649 | 19.485 | 18.018 | 351.072 | 75 |
| 80 | 49.561 | .0202 | .00103 | .0510 | 971.222 | 19.596 | 18.353 | 359.646 | 80 |
| 85 | 63.254 | .0158 | .00080 | .0508 | 1245.1 | 19.684 | 18.635 | 366.800 | 85 |
| 90 | 80.730 | .0124 | .00063 | .0506 | 1594.6 | 19.752 | 18.871 | 372.749 | 90 |
| 95 | 103.034 | .00971 | .00049 | .0505 | 2040.7 | 19.806 | 19.069 | 377.677 | 95 |
| 100 | 131.500 | .00760 | .00038 | .0504 | 2610.0 | 19.848 | 19.234 | 381.749 | 100 |

6%

Compound Interest Factors

6%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|--|--|--|--|--|--|--|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 6.088 | .1643 | .0118 | .0718 | 84.801 | 13.929 | 10.574 | 147.286 | 31 |
| 32 | 6.453 | .1550 | .0110 | .0710 | 90.890 | 14.084 | 10.799 | 152.090 | 32 |
| 33 | 6.841 | .1462 | .0103 | .0703 | 97.343 | 14.230 | 11.017 | 156.768 | 33 |
| 34 | 7.251 | .1379 | .00960 | .0696 | 104.184 | 14.368 | 11.228 | 161.319 | 34 |
| 35 | 7.686 | .1301 | .00897 | .0690 | 111.435 | 14.498 | 11.432 | 165.743 | 35 |
| 40 | 10.286 | .0972 | .00646 | .0665 | 154.762 | 15.046 | 12.359 | 185.957 | 40 |
| 45 | 13.765 | .0727 | .00470 | .0647 | 212.743 | 15.456 | 13.141 | 203.109 | 45 |
| 50 | 18.420 | .0543 | .00344 | .0634 | 290.335 | 15.762 | 13.796 | 217.457 | 50 |
| 55 | 24.650 | .0406 | .00254 | .0625 | 394.171 | 15.991 | 14.341 | 229.322 | 55 |
| 60 | 32.988 | .0303 | .00188 | .0619 | 533.126 | 16.161 | 14.791 | 239.043 | 60 |
| 65 | 44.145 | .0227 | .00139 | .0614 | 719.080 | 16.289 | 15.160 | 246.945 | 65 |
| 70 | 59.076 | .0169 | .00103 | .0610 | 967.928 | 16.385 | 15.461 | 253.327 | 70 |
| 75 | 79.057 | .0126 | .00077 | .0608 | 1300.9 | 16.456 | 15.706 | 258.453 | 75 |
| 80 | 105.796 | .00945 | .00057 | .0606 | 1746.6 | 16.509 | 15.903 | 262.549 | 80 |
| 85 | 141.578 | .00706 | .00043 | .0604 | 2343.0 | 16.549 | 16.062 | 265.810 | 85 |
| 90 | 189.464 | .00528 | .00032 | .0603 | 3141.1 | 16.579 | 16.189 | 268.395 | 90 |
| 95 | 253.545 | .00394 | .00024 | .0602 | 4209.1 | 16.601 | 16.290 | 270.437 | 95 |
| 100 | 339.300 | .00295 | .00018 | .0602 | 5638.3 | 16.618 | 16.371 | 272.047 | 100 |

7%

Compound Interest Factors

7%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 | 3.946 | 27.716 | 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 |
| 31 | 8.145 | .1228 | .00980 | .0798 | 102.073 | 12.532 | 9.947 | 124.655 | 31 |
| 32 | 8.715 | .1147 | .00907 | .0791 | 110.218 | 12.647 | 10.138 | 128.212 | 32 |
| 33 | 9.325 | .1072 | .00841 | .0784 | 118.934 | 12.754 | 10.322 | 131.644 | 33 |
| 34 | 9.978 | .1002 | .00780 | .0778 | 128.259 | 12.854 | 10.499 | 134.951 | 34 |
| 35 | 10.677 | .0937 | .00723 | .0772 | 138.237 | 12.948 | 10.669 | 138.135 | 35 |
| 40 | 14.974 | .0668 | .00501 | .0750 | 199.636 | 13.332 | 11.423 | 152.293 | 40 |
| 45 | 21.002 | .0476 | .00350 | .0735 | 285.750 | 13.606 | 12.036 | 163.756 | 45 |
| 50 | 29.457 | .0339 | .00246 | .0725 | 406.530 | 13.801 | 12.529 | 172.905 | 50 |
| 55 | 41.315 | .0242 | .00174 | .0717 | 575.930 | 13.940 | 12.921 | 180.124 | 55 |
| 60 | 57.947 | .0173 | .00123 | .0712 | 813.523 | 14.039 | 13.232 | 185.768 | 60 |
| 65 | 81.273 | .0123 | .00087 | .0709 | 1146.8 | 14.110 | 13.476 | 190.145 | 65 |
| 70 | 113.990 | .00877 | .00062 | .0706 | 1614.1 | 14.160 | 13.666 | 193.519 | 70 |
| 75 | 159.877 | .00625 | .00044 | .0704 | 2269.7 | 14.196 | 13.814 | 196.104 | 75 |
| 80 | 224.235 | .00446 | .00031 | .0703 | 3189.1 | 14.222 | 13.927 | 198.075 | 80 |
| 85 | 314.502 | .00318 | .00022 | .0702 | 4478.6 | 14.240 | 14.015 | 199.572 | 85 |
| 90 | 441.105 | .00227 | .00016 | .0702 | 6287.2 | 14.253 | 14.081 | 200.704 | 90 |
| 95 | 618.673 | .00162 | .00011 | .0701 | 823.9 | 14.263 | 14.132 | 201.558 | 95 |
| 100 | 867.720 | .00115 | .00008 | .0701 | 12381.7 | 14.269 | 14.170 | 202.200 | 100 |

8%

Compound Interest Factors

8%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 10.868 | .0920 | .00811 | .0881 | 123.346 | 11.350 | 9.358 | 106.216 | 31 |
| 32 | 11.737 | .0852 | .00745 | .0875 | 134.214 | 11.435 | 9.520 | 108.858 | 32 |
| 33 | 12.676 | .0789 | .00685 | .0869 | 145.951 | 11.514 | 9.674 | 111.382 | 33 |
| 34 | 13.690 | .0730 | .00630 | .0863 | 158.627 | 11.587 | 9.821 | 113.792 | 34 |
| 35 | 14.785 | .0676 | .00580 | .0858 | 172.317 | 11.655 | 9.961 | 116.092 | 35 |
| 40 | 21.725 | .0460 | .00386 | .0839 | 259.057 | 11.925 | 10.570 | 126.042 | 40 |
| 45 | 31.920 | .0313 | .00259 | .0826 | 386.506 | 12.108 | 11.045 | 133.733 | 45 |
| 50 | 46.902 | .0213 | .00174 | .0817 | 573.771 | 12.233 | 11.411 | 139.593 | 50 |
| 55 | 68.914 | .0145 | .00118 | .0812 | 848.925 | 12.319 | 11.690 | 144.006 | 55 |
| 60 | 101.257 | .00988 | .00080 | .0808 | 1253.2 | 12.377 | 11.902 | 147.300 | 60 |
| 65 | 148.780 | .00672 | .00054 | .0805 | 1847.3 | 12.416 | 12.060 | 149.739 | 65 |
| 70 | 218.607 | .00457 | .00037 | .0804 | 2720.1 | 12.443 | 12.178 | 151.533 | 70 |
| 75 | 321.205 | .00311 | .00025 | .0802 | 4002.6 | 12.461 | 12.266 | 152.845 | 75 |
| 80 | 471.956 | .00212 | .00017 | .0802 | 5887.0 | 12.474 | 12.330 | 153.800 | 80 |
| 85 | 693.458 | .00144 | .00012 | .0801 | 8655.7 | 12.482 | 12.377 | 154.492 | 85 |
| 90 | 1018.9 | .00098 | .00008 | .0801 | 12724.0 | 12.488 | 12.412 | 154.993 | 90 |
| 95 | 1497.1 | .00067 | .00005 | .0801 | 18701.6 | 12.492 | 12.437 | 155.352 | 95 |
| 100 | 2199.8 | .00045 | .00004 | .0800 | 27484.6 | 12.494 | 12.455 | 155.611 | 100 |

9%

Compound Interest Factors

9%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|--|--|--|--|--|--|--|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 14.462 | .0691 | .00669 | .0967 | 149.575 | 10.343 | 8.808 | 91.102 | 31 |
| 32 | 15.763 | .0634 | .00610 | .0961 | 164.037 | 10.406 | 8.944 | 93.069 | 32 |
| 33 | 17.182 | .0582 | .00556 | .0956 | 179.801 | 10.464 | 9.072 | 94.931 | 33 |
| 34 | 18.728 | .0534 | .00508 | .0951 | 196.983 | 10.518 | 9.193 | 96.693 | 34 |
| 35 | 20.414 | .0490 | .00464 | .0946 | 215.711 | 10.567 | 9.308 | 98.359 | 35 |
| 40 | 31.409 | .0318 | .00296 | .0930 | 337.883 | 10.757 | 9.796 | 105.376 | 40 |
| 45 | 48.327 | .0207 | .00190 | .0919 | 525.860 | 10.881 | 10.160 | 110.556 | 45 |
| 50 | 74.358 | .0134 | .00123 | .0912 | 815.085 | 10.962 | 10.430 | 114.325 | 50 |
| 55 | 114.409 | .00874 | .00079 | .0908 | 1260.1 | 11.014 | 10.626 | 117.036 | 55 |
| 60 | 176.032 | .00568 | .00051 | .0905 | 1944.8 | 11.048 | 10.768 | 118.968 | 60 |
| 65 | 270.847 | .00369 | .00033 | .0903 | 2998.3 | 11.070 | 10.870 | 120.334 | 65 |
| 70 | 416.731 | .00240 | .00022 | .0902 | 4619.2 | 11.084 | 10.943 | 121.294 | 70 |
| 75 | 641.193 | .00156 | .00014 | .0901 | 7113.3 | 11.094 | 10.994 | 121.965 | 75 |
| 80 | 986.555 | .00101 | .00009 | .0901 | 10950.6 | 11.100 | 11.030 | 122.431 | 80 |
| 85 | 1517.9 | .00066 | .00006 | .0901 | 16854.9 | 11.104 | 11.055 | 122.753 | 85 |
| 90 | 2335.5 | .00043 | .00004 | .0900 | 25939.3 | 11.106 | 11.073 | 122.976 | 90 |
| 95 | 3593.5 | .00028 | .00003 | .0900 | 39916.8 | 11.108 | 11.085 | 123.129 | 95 |
| 100 | 5529.1 | .00018 | .00002 | .0900 | 61422.9 | 11.109 | 11.093 | 123.233 | 100 |

10%

Compound Interest Factors

10%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 | 7.619 | 69.794 | 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 |
| 31 | 19.194 | .0521 | .00550 | .1055 | 181.944 | 9.479 | 8.296 | 78.640 | 31 |
| 32 | 21.114 | .0474 | .00497 | .1050 | 201.138 | 9.526 | 8.409 | 80.108 | 32 |
| 33 | 23.225 | .0431 | .00450 | .1045 | 222.252 | 9.569 | 8.515 | 81.486 | 33 |
| 34 | 25.548 | .0391 | .00407 | .1041 | 245.477 | 9.609 | 8.615 | 82.777 | 34 |
| 35 | 28.102 | .0356 | .00369 | .1037 | 271.025 | 9.644 | 8.709 | 83.987 | 35 |
| 40 | 45.259 | .0221 | .00226 | .1023 | 442.593 | 9.779 | 9.096 | 88.953 | 40 |
| 45 | 72.891 | .0137 | .00139 | .1014 | 718.905 | 9.863 | 9.374 | 92.454 | 45 |
| 50 | 117.391 | .00852 | .00086 | .1009 | 1163.9 | 9.915 | 9.570 | 94.889 | 50 |
| 55 | 189.059 | .00529 | .00053 | .1005 | 1880.6 | 9.947 | 9.708 | 96.562 | 55 |
| 60 | 304.482 | .00328 | .00033 | .1003 | 3034.8 | 9.967 | 9.802 | 97.701 | 60 |
| 65 | 490.371 | .00204 | .00020 | .1002 | 4893.7 | 9.980 | 9.867 | 98.471 | 65 |
| 70 | 789.748 | .00127 | .00013 | .1001 | 7887.5 | 9.987 | 9.911 | 98.987 | 70 |
| 75 | 1271.9 | .00079 | .00008 | .1001 | 12709.0 | 9.992 | 9.941 | 99.332 | 75 |
| 80 | 2048.4 | .00049 | .00005 | .1000 | 20474.0 | 9.995 | 9.961 | 99.561 | 80 |
| 85 | 3299.0 | .00030 | .00003 | .1000 | 32979.7 | 9.997 | 9.974 | 99.712 | 85 |
| 90 | 5313.0 | .00019 | .00002 | .1000 | 53120.3 | 9.998 | 9.983 | 99.812 | 90 |
| 95 | 8556.7 | .00012 | .00001 | .1000 | 85556.9 | 9.999 | 9.989 | 99.877 | 95 |
| 100 | 13780.6 | .00007 | .00001 | .1000 | 137796.3 | 9.999 | 9.993 | 99.920 | 100 |

12%

Compound Interest Factors

12%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.120 | .8929 | 1.0000 | 1.1200 | 1.000 | 0.893 | 0 | 0 | 1 |
| 2 | 1.254 | .7972 | .4717 | .5917 | 2.120 | 1.690 | 0.472 | 0.797 | 2 |
| 3 | 1.405 | .7118 | .2963 | .4163 | 3.374 | 2.402 | 0.925 | 2.221 | 3 |
| 4 | 1.574 | .6355 | .2092 | .3292 | 4.779 | 3.037 | 1.359 | 4.127 | 4 |
| 5 | 1.762 | .5674 | .1574 | .2774 | 6.353 | 3.605 | 1.775 | 6.397 | 5 |
| 6 | 1.974 | .5066 | .1232 | .2432 | 8.115 | 4.111 | 2.172 | 8.930 | 6 |
| 7 | 2.211 | .4523 | .0991 | .2191 | 10.089 | 4.564 | 2.551 | 11.644 | 7 |
| 8 | 2.476 | .4039 | .0813 | .2013 | 12.300 | 4.968 | 2.913 | 14.471 | 8 |
| 9 | 2.773 | .3606 | .0677 | .1877 | 14.776 | 5.328 | 3.257 | 17.356 | 9 |
| 10 | 3.106 | .3220 | .0570 | .1770 | 17.549 | 5.650 | 3.585 | 20.254 | 10 |
| 11 | 3.479 | .2875 | .0484 | .1684 | 20.655 | 5.938 | 3.895 | 23.129 | 11 |
| 12 | 3.896 | .2567 | .0414 | .1614 | 24.133 | 6.194 | 4.190 | 25.952 | 12 |
| 13 | 4.363 | .2292 | .0357 | .1557 | 28.029 | 6.424 | 4.468 | 28.702 | 13 |
| 14 | 4.887 | .2046 | .0309 | .1509 | 32.393 | 6.628 | 4.732 | 31.362 | 14 |
| 15 | 5.474 | .1827 | .0268 | .1468 | 37.280 | 6.811 | 4.980 | 33.920 | 15 |
| 16 | 6.130 | .1631 | .0234 | .1434 | 42.753 | 6.974 | 5.215 | 36.367 | 16 |
| 17 | 6.866 | .1456 | .0205 | .1405 | 48.884 | 7.120 | 5.435 | 38.697 | 17 |
| 18 | 7.690 | .1300 | .0179 | .1379 | 55.750 | 7.250 | 5.643 | 40.908 | 18 |
| 19 | 8.613 | .1161 | .0158 | .1358 | 63.440 | 7.366 | 5.838 | 42.998 | 19 |
| 20 | 9.646 | .1037 | .0139 | .1339 | 72.052 | 7.469 | 6.020 | 44.968 | 20 |
| 21 | 10.804 | .0926 | .0122 | .1322 | 81.699 | 7.562 | 6.191 | 46.819 | 21 |
| 22 | 12.100 | .0826 | .0108 | .1308 | 92.503 | 7.645 | 6.351 | 48.554 | 22 |
| 23 | 13.552 | .0738 | .00956 | .1296 | 104.603 | 7.718 | 6.501 | 50.178 | 23 |
| 24 | 15.179 | .0659 | .00846 | .1285 | 118.155 | 7.784 | 6.641 | 51.693 | 24 |
| 25 | 17.000 | .0588 | .00750 | .1275 | 133.334 | 7.843 | 6.771 | 53.105 | 25 |
| 26 | 19.040 | .0525 | .00665 | .1267 | 150.334 | 7.896 | 6.892 | 54.418 | 26 |
| 27 | 21.325 | .0469 | .00590 | .1259 | 169.374 | 7.943 | 7.005 | 55.637 | 27 |
| 28 | 23.884 | .0419 | .00524 | .1252 | 190.699 | 7.984 | 7.110 | 56.767 | 28 |
| 29 | 26.750 | .0374 | .00466 | .1247 | 214.583 | 8.022 | 7.207 | 57.814 | 29 |
| 30 | 29.960 | .0334 | .00414 | .1241 | 241.333 | 8.055 | 7.297 | 58.782 | 30 |
| 31 | 33.555 | .0298 | .00369 | .1237 | 271.293 | 8.085 | 7.381 | 59.676 | 31 |
| 32 | 37.582 | .0266 | .00328 | .1233 | 304.848 | 8.112 | 7.459 | 60.501 | 32 |
| 33 | 42.092 | .0238 | .00292 | .1229 | 342.429 | 8.135 | 7.530 | 61.261 | 33 |
| 34 | 47.143 | .0212 | .00260 | .1226 | 384.521 | 8.157 | 7.596 | 61.961 | 34 |
| 35 | 52.800 | .0189 | .00232 | .1223 | 431.663 | 8.176 | 7.658 | 62.605 | 35 |
| 40 | 93.051 | .0107 | .00130 | .1213 | 767.091 | 8.244 | 7.899 | 65.116 | 40 |
| 45 | 163.988 | .00610 | .00074 | .1207 | 1358.2 | 8.283 | 8.057 | 66.734 | 45 |
| 50 | 289.002 | .00346 | .00042 | .1204 | 2400.0 | 8.304 | 8.160 | 67.762 | 50 |
| 55 | 509.321 | .00196 | .00024 | .1202 | 4236.0 | 8.317 | 8.225 | 68.408 | 55 |
| 60 | 897.597 | .00111 | .00013 | .1201 | 7471.6 | 8.324 | 8.266 | 68.810 | 60 |
| 65 | 1581.9 | .00063 | .00008 | .1201 | 13 173.9 | 8.328 | 8.292 | 69.058 | 65 |
| 70 | 2787.8 | .00036 | .00004 | .1200 | 23 223.3 | 8.330 | 8.308 | 69.210 | 70 |
| 75 | 4913.1 | .00020 | .00002 | .1200 | 40 933.8 | 8.332 | 8.318 | 69.303 | 75 |
| 80 | 8658.5 | .00012 | .00001 | .1200 | 72 145.7 | 8.332 | 8.324 | 69.359 | 80 |
| 85 | 15 259.2 | .00007 | .00001 | .1200 | 127 151.7 | 8.333 | 8.328 | 69.393 | 85 |
| 90 | 26 891.9 | .00004 | | .1200 | 224 091.1 | 8.333 | 8.330 | 69.414 | 90 |
| 95 | 47 392.8 | .00002 | | .1200 | 394 931.4 | 8.333 | 8.331 | 69.426 | 95 |
| 100 | 83 522.3 | .00001 | | .1200 | 696 010.5 | 8.333 | 8.332 | 69.434 | 100 |

15%

Compound Interest Factors

15%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.150 | .8696 | 1.0000 | 1.1500 | 1.000 | 0.870 | 0 | 0 | 1 |
| 2 | 1.322 | .7561 | .4651 | .6151 | 2.150 | 1.626 | 0.465 | 0.756 | 2 |
| 3 | 1.521 | .6575 | .2880 | .4380 | 3.472 | 2.283 | 0.907 | 2.071 | 3 |
| 4 | 1.749 | .5718 | .2003 | .3503 | 4.993 | 2.855 | 1.326 | 3.786 | 4 |
| 5 | 2.011 | .4972 | .1483 | .2983 | 6.742 | 3.352 | 1.723 | 5.775 | 5 |
| 6 | 2.313 | .4323 | .1142 | .2642 | 8.754 | 3.784 | 2.097 | 7.937 | 6 |
| 7 | 2.660 | .3759 | .0904 | .2404 | 11.067 | 4.160 | 2.450 | 10.192 | 7 |
| 8 | 3.059 | .3269 | .0729 | .2229 | 13.727 | 4.487 | 2.781 | 12.481 | 8 |
| 9 | 3.518 | .2843 | .0596 | .2096 | 16.786 | 4.772 | 3.092 | 14.755 | 9 |
| 10 | 4.046 | .2472 | .0493 | .1993 | 20.304 | 5.019 | 3.383 | 16.979 | 10 |
| 11 | 4.652 | .2149 | .0411 | .1911 | 24.349 | 5.234 | 3.655 | 19.129 | 11 |
| 12 | 5.350 | .1869 | .0345 | .1845 | 29.002 | 5.421 | 3.908 | 21.185 | 12 |
| 13 | 6.153 | .1625 | .0291 | .1791 | 34.352 | 5.583 | 4.144 | 23.135 | 13 |
| 14 | 7.076 | .1413 | .0247 | .1747 | 40.505 | 5.724 | 4.362 | 24.972 | 14 |
| 15 | 8.137 | .1229 | .0210 | .1710 | 47.580 | 5.847 | 4.565 | 26.693 | 15 |
| 16 | 9.358 | .1069 | .0179 | .1679 | 55.717 | 5.954 | 4.752 | 28.296 | 16 |
| 17 | 10.761 | .0929 | .0154 | .1654 | 65.075 | 6.047 | 4.925 | 29.783 | 17 |
| 18 | 12.375 | .0808 | .0132 | .1632 | 75.836 | 6.128 | 5.084 | 31.156 | 18 |
| 19 | 14.232 | .0703 | .0113 | .1613 | 88.212 | 6.198 | 5.231 | 32.421 | 19 |
| 20 | 16.367 | .0611 | .00976 | .1598 | 102.444 | 6.259 | 5.365 | 33.582 | 20 |
| 21 | 18.822 | .0531 | .00842 | .1584 | 118.810 | 6.312 | 5.488 | 34.645 | 21 |
| 22 | 21.645 | .0462 | .00727 | .1573 | 137.632 | 6.359 | 5.601 | 35.615 | 22 |
| 23 | 24.891 | .0402 | .00628 | .1563 | 159.276 | 6.399 | 5.704 | 36.499 | 23 |
| 24 | 28.625 | .0349 | .00543 | .1554 | 184.168 | 6.434 | 5.798 | 37.302 | 24 |
| 25 | 32.919 | .0304 | .00470 | .1547 | 212.793 | 6.464 | 5.883 | 38.031 | 25 |
| 26 | 37.857 | .0264 | .00407 | .1541 | 245.712 | 6.491 | 5.961 | 38.692 | 26 |
| 27 | 43.535 | .0230 | .00353 | .1535 | 283.569 | 6.514 | 6.032 | 39.289 | 27 |
| 28 | 50.066 | .0200 | .00306 | .1531 | 327.104 | 6.534 | 6.096 | 39.828 | 28 |
| 29 | 57.575 | .0174 | .00265 | .1527 | 377.170 | 6.551 | 6.154 | 40.315 | 29 |
| 30 | 66.212 | .0151 | .00230 | .1523 | 434.745 | 6.566 | 6.207 | 40.753 | 30 |
| 31 | 76.144 | .0131 | .00200 | .1520 | 500.957 | 6.579 | 6.254 | 41.147 | 31 |
| 32 | 87.565 | .0114 | .00173 | .1517 | 577.100 | 6.591 | 6.297 | 41.501 | 32 |
| 33 | 100.700 | .00993 | .00150 | .1515 | 664.666 | 6.600 | 6.336 | 41.818 | 33 |
| 34 | 115.805 | .00864 | .00131 | .1513 | 765.365 | 6.609 | 6.371 | 42.103 | 34 |
| 35 | 133.176 | .00751 | .00113 | .1511 | 881.170 | 6.617 | 6.402 | 42.359 | 35 |
| 40 | 267.864 | .00373 | .00056 | .1506 | 1779.1 | 6.642 | 6.517 | 43.283 | 40 |
| 45 | 538.769 | .00186 | .00028 | .1503 | 3585.1 | 6.654 | 6.583 | 43.805 | 45 |
| 50 | 1083.7 | .00092 | .00014 | .1501 | 7217.7 | 6.661 | 6.620 | 44.096 | 50 |
| 55 | 2179.6 | .00046 | .00007 | .1501 | 14524.1 | 6.664 | 6.641 | 44.256 | 55 |
| 60 | 4384.0 | .00023 | .00003 | .1500 | 29220.0 | 6.665 | 6.653 | 44.343 | 60 |
| 65 | 8817.8 | .00011 | .00002 | .1500 | 58778.6 | 6.666 | 6.659 | 44.390 | 65 |
| 70 | 17735.7 | .00006 | .00001 | .1500 | 118231.5 | 6.666 | 6.663 | 44.416 | 70 |
| 75 | 35672.9 | .00003 | | .1500 | 237812.5 | 6.666 | 6.665 | 44.429 | 75 |
| 80 | 71750.9 | .00001 | | .1500 | 478332.6 | 6.667 | 6.666 | 44.436 | 80 |
| 85 | 144316.7 | .00001 | | .1500 | 962104.4 | 6.667 | 6.666 | 44.440 | 85 |

18%

Compound Interest Factors

18%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 | 4.494 | 3.194 | 14.352 | 10 |
| 11 | 6.176 | .1619 | .0348 | .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 |
| 31 | 169.177 | .00591 | .00107 | .1811 | 934.317 | 5.523 | 5.371 | 29.664 | 31 |
| 32 | 199.629 | .00501 | .00091 | .1809 | 1103.5 | 5.528 | 5.394 | 29.819 | 32 |
| 33 | 235.562 | .00425 | .00077 | .1808 | 1303.1 | 5.532 | 5.415 | 29.955 | 33 |
| 34 | 277.963 | .00360 | .00065 | .1806 | 1538.7 | 5.536 | 5.433 | 30.074 | 34 |
| 35 | 327.997 | .00305 | .00055 | .1806 | 1816.6 | 5.539 | 5.449 | 30.177 | 35 |
| 40 | 750.377 | .00133 | .00024 | .1802 | 4163.2 | 5.548 | 5.502 | 30.527 | 40 |
| 45 | 1716.7 | .00058 | .00010 | .1801 | 9531.6 | 5.552 | 5.529 | 30.701 | 45 |
| 50 | 3927.3 | .00025 | .00005 | .1800 | 21813.0 | 5.554 | 5.543 | 30.786 | 50 |
| 55 | 8984.8 | .00011 | .00002 | .1800 | 49910.1 | 5.555 | 5.549 | 30.827 | 55 |
| 60 | 20555.1 | .00005 | .00001 | .1800 | 114189.4 | 5.555 | 5.553 | 30.846 | 60 |
| 65 | 47025.1 | .00002 | | .1800 | 261244.7 | 5.555 | 5.554 | 30.856 | 65 |
| 70 | 107581.9 | .00001 | | .1800 | 597671.7 | 5.556 | 5.555 | 30.860 | 70 |

20%

Compound Interest Factors

20%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 284.852 | .00351 | .00070 | .2007 | 1419.3 | 4.982 | 4.891 | 24.368 | 31 |
| 32 | 341.822 | .00293 | .00059 | .2006 | 1704.1 | 4.985 | 4.906 | 24.459 | 32 |
| 33 | 410.186 | .00244 | .00049 | .2005 | 2045.9 | 4.988 | 4.919 | 24.537 | 33 |
| 34 | 492.224 | .00203 | .00041 | .2004 | 2456.1 | 4.990 | 4.931 | 24.604 | 34 |
| 35 | 590.668 | .00169 | .00034 | .2003 | 2948.3 | 4.992 | 4.941 | 24.661 | 35 |
| 40 | 1469.8 | .00068 | .00014 | .2001 | 7343.9 | 4.997 | 4.973 | 24.847 | 40 |
| 45 | 3657.3 | .00027 | .00005 | .2001 | 18281.3 | 4.999 | 4.988 | 24.932 | 45 |
| 50 | 9100.4 | .00011 | .00002 | .2000 | 45497.2 | 4.999 | 4.995 | 24.970 | 50 |
| 55 | 22644.8 | .00004 | .00001 | .2000 | 113219.0 | 5.000 | 4.998 | 24.987 | 55 |
| 60 | 56347.5 | .00002 | | .2000 | 281732.6 | 5.000 | 4.999 | 24.994 | 60 |

25%

Compound Interest Factors

25%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 1009.7 | .00099 | .00025 | .2502 | 4035.0 | 3.996 | 3.969 | 15.861 | 31 |
| 32 | 1262.2 | .00079 | .00020 | .2502 | 5044.7 | 3.997 | 3.975 | 15.886 | 32 |
| 33 | 1577.7 | .00063 | .00016 | .2502 | 6306.9 | 3.997 | 3.979 | 15.906 | 33 |
| 34 | 1972.2 | .00051 | .00013 | .2501 | 7884.6 | 3.998 | 3.983 | 15.923 | 34 |
| 35 | 2465.2 | .00041 | .00010 | .2501 | 9856.8 | 3.998 | 3.986 | 15.937 | 35 |
| 40 | 7523.2 | .00013 | .00003 | .2500 | 30088.7 | 3.999 | 3.995 | 15.977 | 40 |
| 45 | 22958.9 | .00004 | .00001 | .2500 | 91831.5 | 4.000 | 3.998 | 15.991 | 45 |
| 50 | 70064.9 | .00001 | | .2500 | 280255.7 | 4.000 | 3.999 | 15.997 | 50 |
| 55 | 213821.2 | | | .2500 | 855280.7 | 4.000 | 4.000 | 15.999 | 55 |

30%

Compound Interest Factors

30%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 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 |
| 31 | 3406.0 | .00029 | .00009 | .3001 | 11350.0 | 3.332 | 3.324 | 11.078 | 31 |
| 32 | 4427.8 | .00023 | .00007 | .3001 | 14756.0 | 3.333 | 3.326 | 11.085 | 32 |
| 33 | 5756.1 | .00017 | .00005 | .3001 | 19183.7 | 3.333 | 3.328 | 11.090 | 33 |
| 34 | 7483.0 | .00013 | .00004 | .3000 | 24939.9 | 3.333 | 3.329 | 11.094 | 34 |
| 35 | 9727.8 | .00010 | .00003 | .3000 | 32422.8 | 3.333 | 3.330 | 11.098 | 35 |
| 40 | 36118.8 | .00003 | .00001 | .3000 | 120392.6 | 3.333 | 3.332 | 11.107 | 40 |
| 45 | 134106.5 | .00001 | | .3000 | 447018.3 | 3.333 | 3.333 | 11.110 | 45 |

35%

Compound Interest Factors

35%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|--|--|--|--|--|--|--|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.350 | .7407 | 1.0000 | 1.3500 | 1.000 | 0.741 | 0 | 0 | 1 |
| 2 | 1.822 | .5487 | .4255 | .7755 | 2.350 | 1.289 | 0.426 | 0.549 | 2 |
| 3 | 2.460 | .4064 | .2397 | .5897 | 4.173 | 1.696 | 0.803 | 1.362 | 3 |
| 4 | 3.322 | .3011 | .1508 | .5008 | 6.633 | 1.997 | 1.134 | 2.265 | 4 |
| 5 | 4.484 | .2230 | .1005 | .4505 | 9.954 | 2.220 | 1.422 | 3.157 | 5 |
| 6 | 6.053 | .1652 | .0693 | .4193 | 14.438 | 2.385 | 1.670 | 3.983 | 6 |
| 7 | 8.172 | .1224 | .0488 | .3988 | 20.492 | 2.508 | 1.881 | 4.717 | 7 |
| 8 | 11.032 | .0906 | .0349 | .3849 | 28.664 | 2.598 | 2.060 | 5.352 | 8 |
| 9 | 14.894 | .0671 | .0252 | .3752 | 39.696 | 2.665 | 2.209 | 5.889 | 9 |
| 10 | 20.107 | .0497 | .0183 | .3683 | 54.590 | 2.715 | 2.334 | 6.336 | 10 |
| 11 | 27.144 | .0368 | .0134 | .3634 | 74.697 | 2.752 | 2.436 | 6.705 | 11 |
| 12 | 36.644 | .0273 | .00982 | .3598 | 101.841 | 2.779 | 2.520 | 7.005 | 12 |
| 13 | 49.470 | .0202 | .00722 | .3572 | 138.485 | 2.799 | 2.589 | 7.247 | 13 |
| 14 | 66.784 | .0150 | .00532 | .3553 | 187.954 | 2.814 | 2.644 | 7.442 | 14 |
| 15 | 90.158 | .0111 | .00393 | .3539 | 254.739 | 2.825 | 2.689 | 7.597 | 15 |
| 16 | 121.714 | .00822 | .00290 | .3529 | 344.897 | 2.834 | 2.725 | 7.721 | 16 |
| 17 | 164.314 | .00609 | .00214 | .3521 | 466.611 | 2.840 | 2.753 | 7.818 | 17 |
| 18 | 221.824 | .00451 | .00158 | .3516 | 630.925 | 2.844 | 2.776 | 7.895 | 18 |
| 19 | 299.462 | .00334 | .00117 | .3512 | 852.748 | 2.848 | 2.793 | 7.955 | 19 |
| 20 | 404.274 | .00247 | .00087 | .3509 | 1152.2 | 2.850 | 2.808 | 8.002 | 20 |
| 21 | 545.769 | .00183 | .00064 | .3506 | 1556.5 | 2.852 | 2.819 | 8.038 | 21 |
| 22 | 736.789 | .00136 | .00048 | .3505 | 2102.3 | 2.853 | 2.827 | 8.067 | 22 |
| 23 | 994.665 | .00101 | .00035 | .3504 | 2839.0 | 2.854 | 2.834 | 8.089 | 23 |
| 24 | 1342.8 | .00074 | .00026 | .3503 | 3833.7 | 2.855 | 2.839 | 8.106 | 24 |
| 25 | 1812.8 | .00055 | .00019 | .3502 | 5176.5 | 2.856 | 2.843 | 8.119 | 25 |
| 26 | 2447.2 | .00041 | .00014 | .3501 | 6989.3 | 2.856 | 2.847 | 8.130 | 26 |
| 27 | 3303.8 | .00030 | .00011 | .3501 | 9436.5 | 2.856 | 2.849 | 8.137 | 27 |
| 28 | 4460.1 | .00022 | .00008 | .3501 | 12740.3 | 2.857 | 2.851 | 8.143 | 28 |
| 29 | 6021.1 | .00017 | .00006 | .3501 | 17200.4 | 2.857 | 2.852 | 8.148 | 29 |
| 30 | 8128.5 | .00012 | .00004 | .3500 | 23221.6 | 2.857 | 2.853 | 8.152 | 30 |
| 31 | 10973.5 | .00009 | .00003 | .3500 | 31350.1 | 2.857 | 2.854 | 8.154 | 31 |
| 32 | 14814.3 | .00007 | .00002 | .3500 | 42323.7 | 2.857 | 2.855 | 8.157 | 32 |
| 33 | 19999.3 | .00005 | .00002 | .3500 | 57137.9 | 2.857 | 2.855 | 8.158 | 33 |
| 34 | 26999.0 | .00004 | .00001 | .3500 | 77137.2 | 2.857 | 2.856 | 8.159 | 34 |
| 35 | 36448.7 | .00003 | .00001 | .3500 | 104136.3 | 2.857 | 2.856 | 8.160 | 35 |

40%

Compound Interest Factors

40%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.400 | .7143 | 1.0000 | 1.4000 | 1.000 | 0.714 | 0 | 0 | 1 |
| 2 | 1.960 | .5102 | .4167 | .8167 | 2.400 | 1.224 | 0.417 | 0.510 | 2 |
| 3 | 2.744 | .3644 | .2294 | .6294 | 4.360 | 1.589 | 0.780 | 1.239 | 3 |
| 4 | 3.842 | .2603 | .1408 | .5408 | 7.104 | 1.849 | 1.092 | 2.020 | 4 |
| 5 | 5.378 | .1859 | .0914 | .4914 | 10.946 | 2.035 | 1.358 | 2.764 | 5 |
| 6 | 7.530 | .1328 | .0613 | .4613 | 16.324 | 2.168 | 1.581 | 3.428 | 6 |
| 7 | 10.541 | .0949 | .0419 | .4419 | 23.853 | 2.263 | 1.766 | 3.997 | 7 |
| 8 | 14.758 | .0678 | .0291 | .4291 | 34.395 | 2.331 | 1.919 | 4.471 | 8 |
| 9 | 20.661 | .0484 | .0203 | .4203 | 49.153 | 2.379 | 2.042 | 4.858 | 9 |
| 10 | 28.925 | .0346 | .0143 | .4143 | 69.814 | 2.414 | 2.142 | 5.170 | 10 |
| 11 | 40.496 | .0247 | .0101 | .4101 | 98.739 | 2.438 | 2.221 | 5.417 | 11 |
| 12 | 56.694 | .0176 | .00718 | .4072 | 139.235 | 2.456 | 2.285 | 5.611 | 12 |
| 13 | 79.371 | .0126 | .00510 | .4051 | 195.929 | 2.469 | 2.334 | 5.762 | 13 |
| 14 | 111.120 | .00900 | .00363 | .4036 | 275.300 | 2.478 | 2.373 | 5.879 | 14 |
| 15 | 155.568 | .00643 | .00259 | .4026 | 386.420 | 2.484 | 2.403 | 5.969 | 15 |
| 16 | 217.795 | .00459 | .00185 | .4018 | 541.988 | 2.489 | 2.426 | 6.038 | 16 |
| 17 | 304.913 | .00328 | .00132 | .4013 | 759.783 | 2.492 | 2.444 | 6.090 | 17 |
| 18 | 426.879 | .00234 | .00094 | .4009 | 1064.7 | 2.494 | 2.458 | 6.130 | 18 |
| 19 | 597.630 | .00167 | .00067 | .4007 | 1419.6 | 2.496 | 2.468 | 6.160 | 19 |
| 20 | 836.682 | .00120 | .00048 | .4005 | 2089.2 | 2.497 | 2.476 | 6.183 | 20 |
| 21 | 1 171.4 | .00085 | .00034 | .4003 | 2925.9 | 2.498 | 2.482 | 6.200 | 21 |
| 22 | 1 639.9 | .00061 | .00024 | .4002 | 4097.2 | 2.498 | 2.487 | 6.213 | 22 |
| 23 | 2 295.9 | .00044 | .00017 | .4002 | 5 737.1 | 2.499 | 2.490 | 6.222 | 23 |
| 24 | 3 214.2 | .00031 | .00012 | .4001 | 8 033.0 | 2.499 | 2.493 | 6.229 | 24 |
| 25 | 4 499.9 | .00022 | .00009 | .4001 | 11 247.2 | 2.499 | 2.494 | 6.235 | 25 |
| 26 | 6 299.8 | .00016 | .00006 | .4001 | 15 747.1 | 2.500 | 2.496 | 6.239 | 26 |
| 27 | 8 819.8 | .00011 | .00005 | .4000 | 22 046.9 | 2.500 | 2.497 | 6.242 | 27 |
| 28 | 12 347.7 | .00008 | .00003 | .4000 | 30 866.7 | 2.500 | 2.498 | 6.244 | 28 |
| 29 | 17 286.7 | .00006 | .00002 | .4000 | 43 214.3 | 2.500 | 2.498 | 6.245 | 29 |
| 30 | 24 201.4 | .00004 | .00002 | .4000 | 60 501.0 | 2.500 | 2.499 | 6.247 | 30 |
| 31 | 33 882.0 | .00003 | .00001 | .4000 | 84 702.5 | 2.500 | 2.499 | 6.248 | 31 |
| 32 | 47 434.8 | .00002 | .00001 | .4000 | 118 584.4 | 2.500 | 2.499 | 6.248 | 32 |
| 33 | 66 408.7 | .00002 | .00001 | .4000 | 166 019.2 | 2.500 | 2.500 | 6.249 | 33 |
| 34 | 92 972.1 | .00001 | | .4000 | 232 427.9 | 2.500 | 2.500 | 6.249 | 34 |
| 35 | 130 161.0 | .00001 | | .4000 | 325 400.0 | 2.500 | 2.500 | 6.249 | 35 |

45%

Compound Interest Factors

45%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|---|---|---|---|---|---|---|---|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.450 | .6897 | 1.0000 | 1.4500 | 1.000 | 0.690 | 0 | 0 | 1 |
| 2 | 2.103 | .4756 | .4082 | .8582 | 2.450 | 1.165 | 0.408 | 0.476 | 2 |
| 3 | 3.049 | .3280 | .2197 | .6697 | 4.553 | 1.493 | 0.758 | 1.132 | 3 |
| 4 | 4.421 | .2262 | .1316 | .5816 | 7.601 | 1.720 | 1.053 | 1.810 | 4 |
| 5 | 6.410 | .1560 | .0832 | .5332 | 12.022 | 1.876 | 1.298 | 2.434 | 5 |
| 6 | 9.294 | .1076 | .0543 | .5043 | 18.431 | 1.983 | 1.499 | 2.972 | 6 |
| 7 | 13.476 | .0742 | .0361 | .4861 | 27.725 | 2.057 | 1.661 | 3.418 | 7 |
| 8 | 19.541 | .0512 | .0243 | .4743 | 41.202 | 2.109 | 1.791 | 3.776 | 8 |
| 9 | 28.334 | .0353 | .0165 | .4665 | 60.743 | 2.144 | 1.893 | 4.058 | 9 |
| 10 | 41.085 | .0243 | .0112 | .4612 | 89.077 | 2.168 | 1.973 | 4.277 | 10 |
| 11 | 59.573 | .0168 | .00768 | .4577 | 130.162 | 2.185 | 2.034 | 4.445 | 11 |
| 12 | 86.381 | .0116 | .00527 | .4553 | 189.735 | 2.196 | 2.082 | 4.572 | 12 |
| 13 | 125.252 | .00798 | .00362 | .4536 | 276.115 | 2.204 | 2.118 | 4.668 | 13 |
| 14 | 181.615 | .00551 | .00249 | .4525 | 401.367 | 2.210 | 2.145 | 4.740 | 14 |
| 15 | 263.342 | .00380 | .00172 | .4517 | 582.982 | 2.214 | 2.165 | 4.793 | 15 |
| 16 | 381.846 | .00262 | .00118 | .4512 | 846.325 | 2.216 | 2.180 | 4.832 | 16 |
| 17 | 553.677 | .00181 | .00081 | .4508 | 1228.2 | 2.218 | 2.191 | 4.861 | 17 |
| 18 | 802.831 | .00125 | .00056 | .4506 | 1781.8 | 2.219 | 2.200 | 4.882 | 18 |
| 19 | 1164.1 | .00086 | .00039 | .4504 | 2584.7 | 2.220 | 2.206 | 4.898 | 19 |
| 20 | 1688.0 | .00059 | .00027 | .4503 | 3748.8 | 2.221 | 2.210 | 4.909 | 20 |
| 21 | 2447.5 | .00041 | .00018 | .4502 | 5436.7 | 2.221 | 2.214 | 4.917 | 21 |
| 22 | 3548.9 | .00028 | .00013 | .4501 | 7884.3 | 2.222 | 2.216 | 4.923 | 22 |
| 23 | 5145.9 | .00019 | .00009 | .4501 | 11433.2 | 2.222 | 2.218 | 4.927 | 23 |
| 24 | 7461.6 | .00013 | .00006 | .4501 | 16579.1 | 2.222 | 2.219 | 4.930 | 24 |
| 25 | 10819.3 | .00009 | .00004 | .4500 | 24040.7 | 2.222 | 2.220 | 4.933 | 25 |
| 26 | 15688.0 | .00006 | .00003 | .4500 | 34860.1 | 2.222 | 2.221 | 4.934 | 26 |
| 27 | 22747.7 | .00004 | .00002 | .4500 | 50548.1 | 2.222 | 2.221 | 4.935 | 27 |
| 28 | 32984.1 | .00003 | .00001 | .4500 | 73295.8 | 2.222 | 2.221 | 4.936 | 28 |
| 29 | 47826.9 | .00002 | .00001 | .4500 | 106279.9 | 2.222 | 2.222 | 4.937 | 29 |
| 30 | 69349.1 | .00001 | .00001 | .4500 | 154106.8 | 2.222 | 2.222 | 4.937 | 30 |
| 31 | 100556.1 | .00001 | | .4500 | 223455.9 | 2.222 | 2.222 | 4.938 | 31 |
| 32 | 145806.4 | .00001 | | .4500 | 324012.0 | 2.222 | 2.222 | 4.938 | 32 |
| 33 | 211419.3 | | | .4500 | 469818.5 | 2.222 | 2.222 | 4.938 | 33 |
| 34 | 306558.0 | | | .4500 | 681237.8 | 2.222 | 2.222 | 4.938 | 34 |
| 35 | 444509.2 | | | .4500 | 987795.9 | 2.222 | 2.222 | 4.938 | 35 |

50%

Compound Interest Factors

50%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|--|--|--|--|--|--|--|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.500 | .6667 | 1.0000 | 1.5000 | 1.000 | 0.667 | 0 | 0 | 1 |
| 2 | 2.250 | .4444 | .4000 | .9000 | 2.500 | 1.111 | 0.400 | 0.444 | 2 |
| 3 | 3.375 | .2963 | .2105 | .7105 | 4.750 | 1.407 | 0.737 | 1.037 | 3 |
| 4 | 5.063 | .1975 | .1231 | .6231 | 8.125 | 1.605 | 1.015 | 1.630 | 4 |
| 5 | 7.594 | .1317 | .0758 | .5758 | 13.188 | 1.737 | 1.242 | 2.156 | 5 |
| 6 | 11.391 | .0878 | .0481 | .5481 | 20.781 | 1.824 | 1.423 | 2.595 | 6 |
| 7 | 17.086 | .0585 | .0311 | .5311 | 32.172 | 1.883 | 1.565 | 2.947 | 7 |
| 8 | 25.629 | .0390 | .0203 | .5203 | 49.258 | 1.922 | 1.675 | 3.220 | 8 |
| 9 | 38.443 | .0260 | .0134 | .5134 | 74.887 | 1.948 | 1.760 | 3.428 | 9 |
| 10 | 57.665 | .0173 | .00882 | .5088 | 113.330 | 1.965 | 1.824 | 3.584 | 10 |
| 11 | 86.498 | .0116 | .00585 | .5058 | 170.995 | 1.977 | 1.871 | 3.699 | 11 |
| 12 | 129.746 | .00771 | .00388 | .5039 | 257.493 | 1.985 | 1.907 | 3.784 | 12 |
| 13 | 194.620 | .00514 | .00258 | .5026 | 387.239 | 1.990 | 1.933 | 3.846 | 13 |
| 14 | 291.929 | .00343 | .00172 | .5017 | 581.859 | 1.993 | 1.952 | 3.890 | 14 |
| 15 | 437.894 | .00228 | .00114 | .5011 | 873.788 | 1.995 | 1.966 | 3.922 | 15 |
| 16 | 656.814 | .00152 | .00076 | .5008 | 1311.7 | 1.997 | 1.976 | 3.945 | 16 |
| 17 | 985.261 | .00101 | .00051 | .5005 | 1968.5 | 1.998 | 1.983 | 3.961 | 17 |
| 18 | 1477.9 | .00068 | .00034 | .5003 | 2953.8 | 1.999 | 1.988 | 3.973 | 18 |
| 19 | 2216.8 | .00045 | .00023 | .5002 | 4431.7 | 1.999 | 1.991 | 3.981 | 19 |
| 20 | 3325.3 | .00030 | .00015 | .5002 | 6648.5 | 1.999 | 1.994 | 3.987 | 20 |
| 21 | 4987.9 | .00020 | .00010 | .5001 | 9973.8 | 2.000 | 1.996 | 3.991 | 21 |
| 22 | 7481.8 | .00013 | .00007 | .5001 | 14961.7 | 2.000 | 1.997 | 3.994 | 22 |
| 23 | 11222.7 | .00009 | .00004 | .5000 | 22443.5 | 2.000 | 1.998 | 3.996 | 23 |
| 24 | 16834.1 | .00006 | .00003 | .5000 | 33666.2 | 2.000 | 1.999 | 3.997 | 24 |
| 25 | 25251.2 | .00004 | .00002 | .5000 | 50500.3 | 2.000 | 1.999 | 3.998 | 25 |
| 26 | 37876.8 | .00003 | .00001 | .5000 | 75751.5 | 2.000 | 1.999 | 3.999 | 26 |
| 27 | 56815.1 | .00002 | .00001 | .5000 | 113628.3 | 2.000 | 2.000 | 3.999 | 27 |
| 28 | 85222.7 | .00001 | .00001 | .5000 | 170443.4 | 2.000 | 2.000 | 3.999 | 28 |
| 29 | 127834.0 | .00001 | | .5000 | 255666.1 | 2.000 | 2.000 | 4.000 | 29 |
| 30 | 191751.1 | .00001 | | .5000 | 383500.1 | 2.000 | 2.000 | 4.000 | 30 |
| 31 | 287626.6 | | | .5000 | 575251.2 | 2.000 | 2.000 | 4.000 | 31 |
| 32 | 431439.9 | | | .5000 | 862877.8 | 2.000 | 2.000 | 4.000 | 32 |

60%

Compound Interest Factors

60%

| <i>n</i> | Single Payment | | Uniform Payment Series | | | | Arithmetic Gradient | | <i>n</i> |
|----------|--|--|--|--|--|--|--|--|----------|
| | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Compound Amount Factor | Present Worth Factor | Gradient Uniform Series | Gradient Present Worth | |
| | Find <i>F</i> Given <i>P</i> <i>F/P</i> | Find <i>P</i> Given <i>F</i> <i>P/F</i> | Find <i>A</i> Given <i>F</i> <i>A/F</i> | Find <i>A</i> Given <i>P</i> <i>A/P</i> | Find <i>F</i> Given <i>A</i> <i>F/A</i> | Find <i>P</i> Given <i>A</i> <i>P/A</i> | Find <i>A</i> Given <i>G</i> <i>A/G</i> | Find <i>P</i> Given <i>G</i> <i>P/G</i> | |
| 1 | 1.600 | .6250 | 1.0000 | 1.6000 | 1.000 | 0.625 | 0 | 0 | 1 |
| 2 | 2.560 | .3906 | .3846 | .9846 | 2.600 | 1.016 | 0.385 | 0.391 | 2 |
| 3 | 4.096 | .2441 | .1938 | .7938 | 5.160 | 1.260 | 0.698 | 0.879 | 3 |
| 4 | 6.554 | .1526 | .1080 | .7080 | 9.256 | 1.412 | 0.946 | 1.337 | 4 |
| 5 | 10.486 | .0954 | .0633 | .6633 | 15.810 | 1.508 | 1.140 | 1.718 | 5 |
| 6 | 16.777 | .0596 | .0380 | .6380 | 26.295 | 1.567 | 1.286 | 2.016 | 6 |
| 7 | 26.844 | .0373 | .0232 | .6232 | 43.073 | 1.605 | 1.396 | 2.240 | 7 |
| 8 | 42.950 | .0233 | .0143 | .6143 | 69.916 | 1.628 | 1.476 | 2.403 | 8 |
| 9 | 68.719 | .0146 | .00886 | .6089 | 112.866 | 1.642 | 1.534 | 2.519 | 9 |
| 10 | 109.951 | .00909 | .00551 | .6055 | 181.585 | 1.652 | 1.575 | 2.601 | 10 |
| 11 | 175.922 | .00568 | .00343 | .6034 | 291.536 | 1.657 | 1.604 | 2.658 | 11 |
| 12 | 281.475 | .00355 | .00214 | .6021 | 467.458 | 1.661 | 1.624 | 2.697 | 12 |
| 13 | 450.360 | .00222 | .00134 | .6013 | 748.933 | 1.663 | 1.638 | 2.724 | 13 |
| 14 | 720.576 | .00139 | .00083 | .6008 | 1 199.3 | 1.664 | 1.647 | 2.742 | 14 |
| 15 | 1 152.9 | .00087 | .00052 | .6005 | 1 919.9 | 1.665 | 1.654 | 2.754 | 15 |
| 16 | 1 844.7 | .00054 | .00033 | .6003 | 3 072.8 | 1.666 | 1.658 | 2.762 | 16 |
| 17 | 2 951.5 | .00034 | .00020 | .6002 | 4 917.5 | 1.666 | 1.661 | 2.767 | 17 |
| 18 | 4 722.4 | .00021 | .00013 | .6001 | 7 868.9 | 1.666 | 1.663 | 2.771 | 18 |
| 19 | 7 555.8 | .00013 | .00008 | .6011 | 12 591.3 | 1.666 | 1.664 | 2.773 | 19 |
| 20 | 12 089.3 | .00008 | .00005 | .6000 | 20 147.1 | 1.667 | 1.665 | 2.775 | 20 |
| 21 | 19 342.8 | .00005 | .00003 | .6000 | 32 236.3 | 1.667 | 1.666 | 2.776 | 21 |
| 22 | 30 948.5 | .00003 | .00002 | .6000 | 51 579.2 | 1.667 | 1.666 | 2.777 | 22 |
| 23 | 49 517.6 | .00002 | .00001 | .6000 | 82 527.6 | 1.667 | 1.666 | 2.777 | 23 |
| 24 | 79 228.1 | .00001 | .00001 | .6000 | 132 045.2 | 1.667 | 1.666 | 2.777 | 24 |
| 25 | 126 765.0 | .00001 | | .6000 | 211 273.4 | 1.667 | 1.666 | 2.777 | 25 |
| 26 | 202 824.0 | | | .6000 | 338 038.4 | 1.667 | 1.667 | 2.778 | 26 |
| 27 | 324 518.4 | | | .6000 | 540 862.4 | 1.667 | 1.667 | 2.778 | 27 |
| 28 | 519 229.5 | | | .6000 | 865 380.9 | 1.667 | 1.667 | 2.778 | 28 |