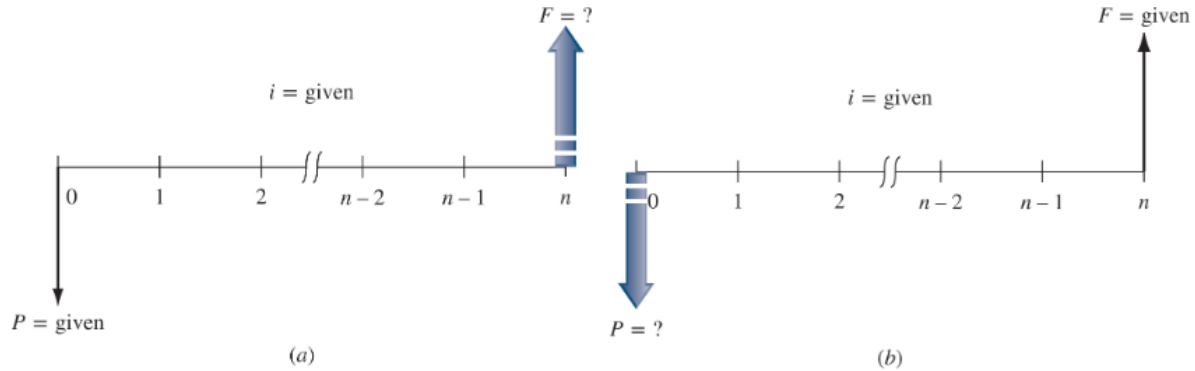


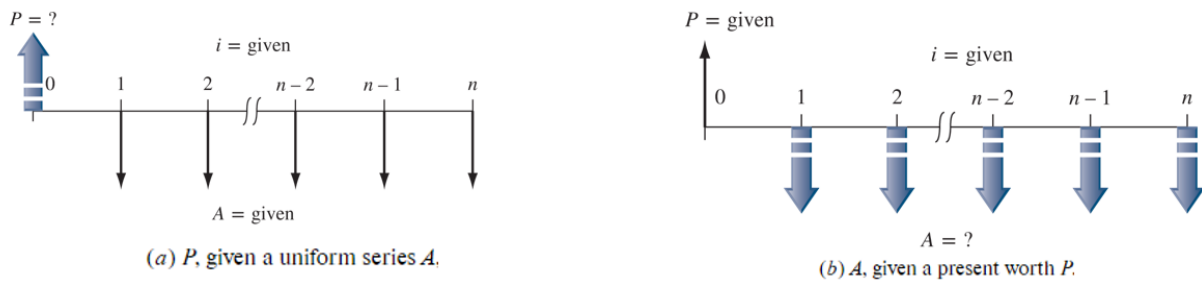
## 1. $F/P$ and $P/F$ Factors



**TABLE 2-1**  $F/P$  and  $P/F$  Factors: Notation and Equations

Factor			Standard Notation	Equation with Factor	Spreadsheet
Notation	Name	Find/Given	Equation	Formula	Function
$(F/P, i, n)$	Single-payment compound amount	$F/P$	$F = P(F/P, i, n)$	$F = P(1 + i)^n$	$= FV(i\%, n, P)$
$(P/F, i, n)$	Single-payment present worth	$P/F$	$P = F(P/F, i, n)$	$P = F(1 + i)^{-n}$	$= PV(i\%, n, F)$

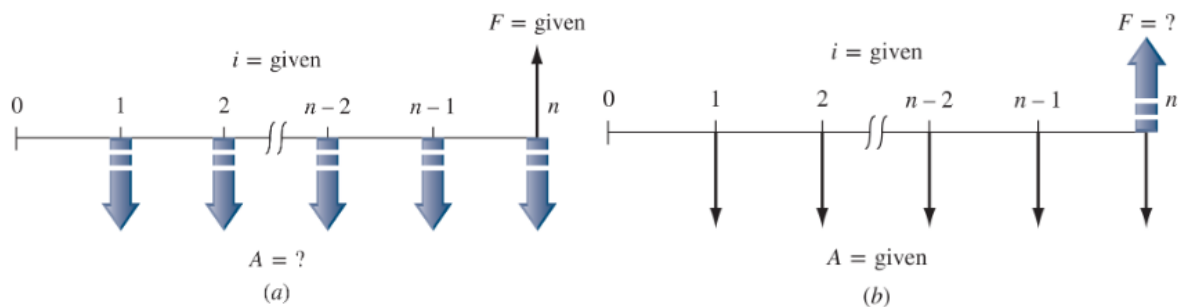
## 2. $P/A$ and $A/P$ Factors



**TABLE 2-2**  $P/A$  and  $A/P$  Factors: Notation and Equations

Factor			Factor	Standard Notation	Spreadsheet
Notation	Name	Find/Given	Formula	Equation	Function
$(P/A, i, n)$	Uniform series present worth	$P/A$	$\frac{(1 + i)^n - 1}{i(1 + i)^n}$	$P = A(P/A, i, n)$	$= PV(i\%, n, A)$
$(A/P, i, n)$	Capital recovery	$A/P$	$\frac{i(1 + i)^n}{(1 + i)^n - 1}$	$A = P(A/P, i, n)$	$= PMT(i\%, n, P)$

### 3. $F/A$ and $A/F$ Factors



**TABLE 2-3**  $F/A$  and  $A/F$  Factors: Notation and Equations

Factor		Find/Given	Factor Formula	Standard Notation Equation	Spreadsheet Functions
Notation	Name				
$(F/A, i, n)$	Uniform series compound amount	$F/A$	$\frac{(1+i)^n - 1}{i}$	$F = A (F/A, i, n)$	$= \text{FV} (i\%, n, A)$
$(A/F, i, n)$	Sinking fund	$A/F$	$\frac{i}{(1+i)^n - 1}$	$A = F (A/F, i, n)$	$= \text{PMT} (i\%, n, F)$