# **COMPOUND INTEREST TABLES**

### Values of Interest Factors When n Equals Infinity

Single Payment:

 $(F/P, i, \infty) = \infty$ 

 $(P/F, i, \infty) = 0$ 

Arithmetic Gradient Series:

 $(A/G, i, \infty) = 1/i$ 

 $(P/G, i, \infty) = 1/i^2$ 

Uniform Payment Series:

 $(A/F, i, \infty) = 0$ 

 $(A/P, i, \infty) = i$ 

 $(F/A, i, \infty) = \infty$ 

 $(P/A, i, \infty) = 1/i$ 

	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	ic Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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 25	1.062 1.064	.9418 .9395	.0405 .0388	.0430 .0413	24.703 25.765	23.266 24.206	11.380 11.870	264.775 287.323	24
									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 29	1.072 1.075	.9325 .9301	.0345 .0333	.0370 .0358	28.966 30.038	27.010 27.940	13.337 13.825	360.233 386.278	28 29
30	1.078	.9301	.0333	.0338	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 23.021	728.740	40 48
48 50	1.127 1.133	.8871 .8826	.0196 .0188	.0221 .0213	50.932 53.189	45.179 46.947	23.980	1 040.055 1 125.777	50
52	1.139	.8782	.0180	.0205	55.458	48.705	24.938	1214.588	52
60		.8609							
70	1.162 1.191	.8396	.0155 .0131	.0180 .0156	64.647 76.395	55.653 64.144	28.751 33.481	1 600.085 2 147.611	60 70
72	1.191	.8355	.0131	.0150	78.780	65.817	34.422	2 265.557	70
80	1.221	.8189	.0113	.0132	88.440	72.427	38.169	2764.457	80
84	1.233	.8108	.0107	.0132	93.343	75.682	40.033	3 029.759	84
90	1.252	.7987	.00992	.0124	100.789	80.504	42.816	3 446.870	90
90 96	1.232	.7869	.00992	.0124	100.789	85.255	45.584	3 886.283	90 96
100	1.284	.7790	.00923	.0117	113.451	88.383	47.422	4 191.242	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	5 852.112	120
240	1.821	.5492	.00305	.00555	328.306	180.312	107.586	19 398.985	240
240 360	2.457	.4070	.00303	.00333	582.745	237.191	152.890	36 263.930	360
480	3.315	.3016	.00172	.00358	926.074	279.343	192.670	53 820.752	480

	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	
3	1.015	.9851	.3317	.3367	3.015	2.970	0.996	2.959	2 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 10	1.046 1.051	.9561 .9513	.1089 .0978	.1139 .1028	9.182 10.228	8.779 9.730	3.967 4.459	34.825	9 10
								43.389	
11	1.056	.9466	.0887	.0937	11.279	10.677	4.950	52.855	11
12	1.062	.9419 .9372	.0811	.0861	12.336	11.619	5.441	63.218	12
13 14	1.067 1.072	.9372	.0746 .0691	.0796 .0741	13.397 14.464	12.556 13.489	5.931 6.419	74.465 86.590	13 14
15	1.072	.9320	.0644	.0694	15.537	14.417	6.907	99.574	15
16	1.083	.9233	.0602	.0652	16.614	15.340	7.394		16
17	1.088	.9233 .9187	.0565	.0632	17.697	16.259	7.880	113.427 128.125	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	.0433	.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	1 035.70	50
52	1.296	.7716	.0169	.0219	59.218	45.690	24.378	1 113.82	52
60	1.349	.7414	.0143	.0193	69.770	51.726	28.007	1 448.65	60
70	1.418	.7053	.0120	.0170	83.566	58.939	32.468	1 913.65	70
72	1.432	.6983	.0116	.0166	86.409	60.340	33.351	2 012.35	72
80	1.490	.6710	.0102	.0152	98.068	65.802	36.848	2 424.65	80
84	1.520	.6577	.00961	.0146	104.074	68.453	38.576	2 640.67	84
90	1.567	.6383	.00883	.0138	113.311	72.331	41.145	2 976.08	90
96	1.614	.6195	.00814	.0131	122.829	76.095	43.685	3 324.19	96
100	1.647	.6073	.00773	.0127	129.334	78.543	45.361	3 562.80	100
104 120	1.680 1.819	.5953 .5496	.00735 .00610	.0124 .0111	135.970 163.880	80.942 90.074	47.025 53.551	3 806.29 4 823.52	104 120
240 360	3.310 6.023	.3021 .1660	.00216 .00100	.00716 .00600	462.041 1 004.5	139.581 166.792	96.113 128.324	13 415.56 21 403.32	240 360
200	0.023	.1000	.00100	JUOUU.	1 004.3	181.748	120.324	Z1 4U3.3Z	360

3/4%

Compound   Present   Amount   Morth   Fund   Factor   F		Single Pa	yment		Uniform Pa	yment Series		Arithmet	ic Gradient	
2         1,015         9852         4,981         5056         2,008         1,978         0,499         0,987         2         3         3         1,023         9,978         3,308         3,383         3,023         2,956         0,996         2,943         3         4         1,030         9,706         2,472         2,547         4,045         3,926         1,492         5,857         4         5         1,038         9,633         1,1970         2,045         5,076         4,889         1,196         9,712         5           6         1,046         9,9562         1,636         1,771         6,114         5,846         2,479         14,494         6           7         1,054         9,490         1,197         1,472         7,106         6,795         2,971         20,187         7           8         1,062         9,420         1,218         1,293         8,213         7,737         3,462         2,678         8           9         1,070         9,9360         1,078         1,142         10,344         9,600         4,444         42,619         10           11         1,086         9,211         0,806         0,875         11,442	n	Amount Factor Find F Given P	Worth Factor Find <i>P</i> Given <i>F</i>	Fund Factor Find <i>A</i> Given <i>F</i>	Recovery Factor Find A Given P	Amount Factor Find <i>F</i> Given <i>A</i>	Worth Factor Find <i>P</i> Given <i>A</i>	Uniform Series Find A Given G	Present Worth Find P Given G	n
2         1.015         9882         .4981         .5056         2.008         1.978         0.499         0.987         2.3         3         4         1.030         9778         3.308         3383         3.023         2.956         0.996         2.943         3         4         1.030         9.706         2.442         2.2547         4.045         3.926         1.492         5.857         4           5         1.038         .9633         1.1970         2045         5.076         4.889         1.986         9.712         5           6         1.046         .9562         1.636         .1711         6.114         5.846         2.479         1.4394         6           7         1.054         .9490         .1397         .1472         7.106         6.795         2.971         20.1875         8           8         1.062         .9420         .1218         1.293         8.213         7.737         3.662         2.971         20.1875         8           9         1.070         .9350         .1078         .1153         9.275         8.672         3.951         3.4265         9           10         1.078         .9280         .0967	1	1.008	.9926	1.0000	1.0075	1.000	0.993	0	0	1
4         1,030         9706         2472         2547         4,045         3,926         1,492         5,857         4           5         1,038         9633         1,970         2045         5,076         4,889         1,986         9,712         5           6         1,046         9,562         1,636         1,711         6,114         5,846         2,479         14,494         6           7         1,054         9,940         1,397         1,472         7,160         6,795         2,971         20,187         7           8         1,062         9,420         1,218         1,293         8,213         7,737         3,462         26,785         8           9         1,070         9,350         1,078         3,9280         0,967         1,042         10,344         9,600         4,40         42,619         10           11         1,086         9,211         0,876         0,951         11,422         10,521         4,927         51,831         11           12         1,094         9,142         0,800         0,875         12,508         11,413         5,412         61,889         12,313         1,102         9,974         0,735 </td <td>2</td> <td>1.015</td> <td>.9852</td> <td></td> <td></td> <td></td> <td>1.978</td> <td>0.499</td> <td>0.987</td> <td>2</td>	2	1.015	.9852				1.978	0.499	0.987	2
5         1,038         9633         1,970         2045         5,076         4,889         1,986         9,712         5           6         1,046         9,562         1,636         1,711         6,114         5,846         2,479         1,4494         6           7         1,054         9,9490         1,397         1,472         7,160         6,795         2,971         20,187         7           8         1,062         9,9420         1,218         1,293         8,213         7,737         3,462         2,6785         8           9         1,070         9,350         1,078         1,153         9,275         8,672         3,951         34,265         9           10         1,078         9,280         ,0967         1,042         10,344         9,600         4,440         42,619         10           11         1,086         9,211         0,876         0951         1,1422         10,521         4,927         5,183         11           12         1,044         9,142         0,800         0,875         12,508         1,1435         5,412         61,889         12,133           13         1,102         9,074         0,735 <td>3</td> <td></td> <td>.9778</td> <td>.3308</td> <td>.3383</td> <td>3.023</td> <td>2.956</td> <td>0.996</td> <td>2.943</td> <td>3</td>	3		.9778	.3308	.3383	3.023	2.956	0.996	2.943	3
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         .9280         .9967         .1042         10.344         .9600         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										
7         1.054         9490         1.397         1.472         7.160         6.795         2.971         20.187         7           8         1.062         9420         1.218         1.293         8.213         7.737         3.462         2.6785         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         11.432         10.521         4.927         51.831         11           12         1.094         .9142         .0800         .0875         12.508         11.435         5.412         6.182         15.811         11           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         5.084         84.491         14           15         .115         .8007	5	1.038	.9633	.1970	.2045	5.076	4.889	1.986	9.712	
8         1.062         9.420         .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         .1086         .9211         .0876         .0951         .11.422         10.521         4.927         51.831         11           12         .1094         .9142         .0800         .0875         .12.508         11.435         54.12         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         .6862         .970.05         15           16         .1.127         .8873										
9         1.070         9350         .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         6.802         97.72779         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         .6862         97.005         15           16         1.127         .8873         .0591         .0666         16.932         15.095         7.822         124.410         17           18         1.143         .8676         .0492         .0567         20.339         17.647         8.777         15.891         19           20         1.161         .8612										
10										
11										
12										
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         .97.05         15           16         1.127         .8873         .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         .8612         .0465         .0540         21.491         18.508         9.253         171.254         20           20         1.161         .8612         .0465         .0540         21.491         18.508         9.253         171.254         20           21         1.170         .8548         .0441         .0516         22.633         19.363         9.727         188.352         21           22         1.179         .8484         .0420         .0495         23.823         20.211         10.201         20.6170         22         23           24         1.196 <td></td>										
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         .0566         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         .0560         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         20.6170         22           23         1.24         .1.14										
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         132.273         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         22.633         20.211         1.0201         206.170         22           23         1.188         .8421         .0400         .0475         25.001         21.053         10.673         224.695         23           24         1.196         .8358         .0382         .0447         27.385         22.719         11.613         263.834         25           25         1.205         .										
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         .										
18         1.144         8.742         0.0521         0.0596         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 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>										
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 <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>										
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         20.6170         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         28         1.233         .8112         .0322         .0397         31.029         25.171         13.014         327.576         28           29         1										
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										
22         1.179         8.484         .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										
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										
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										
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										
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           40         1.348         .7416         .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										
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										
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         .0138         .0233         63.312         42.928         23.822         1022.64         52           60         1.566										
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										
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										
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										
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										
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										
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										
52         1.475         .6780         .0158         .0233         63.312         42.928         23.822         1 022.64         52           60         1.566         .6387         .0133         .0208         75.425         48.174         27.268         1 313.59         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 <td></td>										
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<										
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.							48 174			
72         1.713         .5839         .0105         .0180         95.008         55.477         32.289         1.791.33         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         <										
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										
84         1.873         .5338         .00859         .0161         116.428         62.154         37.137         2 308.22         84           90         1.959         .5104         .00782         .0153         127.881         65.275         39.496         2 578.09         90           96         2.049         .4881         .00715         .0147         139.858         68.259         41.812         2 854.04         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         13 312.50         360									2 132.23	
96         2.049         .4881         .00715         .0147         139.858         68.259         41.812         2.854.04         96           100         2.111         .4737         .00675         .0143         148.147         70.175         43.332         3.040.85         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	84	1.873		.00859	.0161	116.428				84
96         2.049         .4881         .00715         .0147         139.858         68.259         41.812         2.854.04         96           100         2.111         .4737         .00675         .0143         148.147         70.175         43.332         3.040.85         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	90							39.496		90
100         2.111         .4737         .00675         .0143         148.147         70.175         43.332         3 040.85         100           104         2.175         .4597         .00638         .0139         156.687         72.035         44.834         3 229.60         104           120         2.451         .4079         .00517         .0127         193.517         78.942         50.653         3 998.68         120           240         6.009         .1664         .00150         .00900         667.901         111.145         85.422         9 494.26         240           360         14.731         .0679         .00055         .00805         1 830.8         124.282         107.115         13 312.50         360										
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										
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										
<b>360</b> 14.731 .0679 .00055 .00805 1830.8 124.282 107.115 13312.50 <b>360</b>	120	2.451		.00517		193.517	78.942	50.653	3 998.68	120
<b>360</b> 14.731 .0679 .00055 .00805 1830.8 124.282 107.115 13312.50 <b>360</b>	240	6.009	.1664	.00150	.00900	667.901	111.145	85.422	9 494.26	240

	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	
3	1.030	.9706	.3300	.3400	3.030	2.941	0.993	2.921	2 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	1 192.80	60
70	2.007	.4983	.00993	.0199	100.676	50.168	30.470	1 528.64	70
72	2.047	.4885	.00955	.0196	104.710	51.150	31.239	1 597.86	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	2 023.31	84
90	2.449	.4084	.00690	.0169	144.863	59.161	37.872	2 240.56	90
96	2.599	.3847	.00625	.0163	159.927	61.528	39.973	2 459.42	96
100	2.705	.3697	.00587	.0159	170.481	63.029	41.343	2 605.77	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	3 334.11	120
240	10.893	.0918	.00101	.0110	989.254	90.819	75.739	6 878.59	240
360	35.950	.0278	.00029	.0103	3 495.0	97.218	89.699	8 720.43	360
	22.720	.02,0	.00027	.0105	11764.8	99.157	95.920	0 , 20.10	200

	Single Pa	yment		Uniform Pa	ayment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
1	1.013	.9877	1.0000	1.0125	1.000	0.988	0	0	1
2	1.015	.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	1 084.86	60
70	2.386	.4191	.00902	.0215	110.873	46.470	29.492	1 370.47	70
72	2.446	.4088	.00864	.0211	115.675	47.293	30.205	1 428.48	72
80	2.701	.3702	.00735	.0198	136.120	50.387	32.983	1 661.89	80
84	2.839	.3522	.00680	.0193	147.130	51.822	34.326	1 778.86	84
90	3.059	.3269	.00607	.0186	164.706	53.846	36.286	1 953.85	90
96	3.296	.3034	.00545	.0179	183.643	55.725	38.180	2 127.55	96
100	3.463	.2887	.00507	.0176	197.074	56.901	39.406	2 242.26	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	1 497.3	75.942	67.177	5 101.55	240
360	87.543	.0114	.00014	.0126	6 923.4	79.086	75.840	5 997.91	360
480	388.713	.00257	.00003	.0125	31 017.1	79.794	78.762	6 284.74	480

	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	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 15	1.232 1.250	.8118 .7999	.0647 .0599	.0797 .0749	15.450 16.682	12.543 13.343	6.258 6.722	78.496 89.694	14 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 19	1.307 1.327	.7649 .7536	.0488 .0459	.0638 .0609	20.489 21.797	15.673 16.426	8.100 8.554	126.940 140.505	18 19
20	1.347	.7336	.0439	.0582	23.124	17.169	9.005	154.611	20
21 22	1.367	.7315	.0409	.0559	24.470	17.900 18.621	9.455	169.241	21 22
23	1.388 1.408	.7207 .7100	.0387 .0367	.0537 .0517	25.837 27.225	19.331	9.902 10.346	184.375 199.996	23
24	1.430	.6995	.0349	.0317	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	.0457	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	1 231.15	70
72	2.921	.3423	.00781	.0228	128.076	43.845	29.189	1 279.78	72
80	3.291	.3039	.00655	.0215	152.710	46.407	31.742	1 473.06	80
84	3.493	.2863	.00602	.0210	166.172	47.579	32.967	1 568.50	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	1 847.46	96
100	4.432	.2256	.00437	.0194	228.802	51.625	37.529	1 937.43	100
104	4.704	.2126	.00405	.0190	246.932	52.494	38.589	2 025.69	104
120	5.969	.1675	.00302	.0180	331.286	55.498	42.518	2 3 5 9 . 6 9	120
240	35.632	.0281	.00043	.0154	2 308.8	64.796	59.737	3 870.68	240
360	212.700	.00470	.00007	.0151	14 113.3	66.353	64.966	4310.71	360
480	1 269.7	.00079	.00001	.0150	84 577.8	66.614	66.288	4415.74	480

13/4%

	Single Pa	yment		Uniform P	ayment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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
13 14	1.253 1.275	.7981 .7844	.0692 .0637	.0867 .0812	14.457 15.710	11.538 12.322	5.758 6.219	66.428 76.625	13
15	1.297	.7709	.0589	.0764	16.985	13.093	6.677	87.417	15
16				.0722					16
10 17	1.320 1.343	.7576 .7446	.0547 .0510	.0722	18.282 19.602	13.851 14.595	7.132 7.584	98.782 110.695	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 52	2.381 2.465	.4200 .4057	.0127 .0119	.0302 .0294	78.903 83.706	33.141 33.960	20.932 21.644	693.708 735.039	50 52
60 70	2.832 3.368	.3531 .2969	.00955 .00739	.0271 .0249	104.676 135.331	36.964	24.389 27.586	901.503 1 108.34	60 70
70	3.368 3.487	.2868	.00739	.0249	135.331	40.178 40.757	28.195	1 108.34 1 149.12	70
80	4.006	.2496	.00704	.0243	171.795	42.880	30.533	1 309.25	80
84	4.294	.2329	.00531	.0233	188.246	43.836	31.644	1 387.16	84
90	4.765	.2098	.00465	.0221	215.166	45.152	33.241	1 500.88	90
96	5.288	.1891	.00403	.0221	245.039	46.337	34.756	1 610.48	96
100	5.668	.1764	.00375	.0210	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	2 003.03	120
240	64.308	.0156	.00028	.0178	3 617.6	56.254	53.352	3 001.27	240
360	515.702	.00194	.00003	.0175	29 411.5	57.032	56.443	3 2 1 9 . 0 8	360
480	4 135.5	.00024		.0175	236 259.0	57.129	57.027	3 257.88	480

2<sup>1</sup>/2 % **Compound Interest Factors** 

	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	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 9	1.218 1.249	.8207 .8007	.1145 .1005	.1395 .1255	8.736 9.955	7.170 7.971	3.370 3.835	24.166 30.572	8 9
10	1.280	.7812	.0893	.1233	11.203	8.752	3.833 4.296	37.603	10
11 12	1.312 1.345	.7621 .7436	.0801 .0725	.1051 .0975	12.483 13.796	9.514 10.258	4.753 5.206	45.224 53.403	11 12
13	1.343	.7254	.0660	.0973	15.140	10.238	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 34	2.259 2.315	.4427 .4319	.0199 .0190	.0449 .0440	50.354 52.613	22.292 22.724	13.786 14.151	307.306 321.559	33 34
35	2.373	.4214	.0190	.0440	54.928	23.145	14.131	335.886	35
40	2.685	.3724	.0148	.0398	67.402	25.103	16.262	408.221	40
45	3.038	.3292	.0148	.0398	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	1 036.54	90
95	10.442	.0958	.00265	.0276	377.663	36.169	29.938	1 082.83	95
100	11.814	.0846	.00231	.0273	432.548	36.614	30.752	1 125.97	100

	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
า	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1		.9709				0.971	0	0	
2	1.030 1.061	.9709 .9426	1.0000 .4926	1.0300 .5226	1.000 2.030	1.913	0.493	0.943	
3	1.093	.9151	.3235	.3535	3.091	2.829	0.493	2.773	
1	1.126	.8885	.2390	.2690	4.184	3.717	1.463	5.438	
5	1.159	.8626	.1884	.2184	5.309	4.580	1.941	8.889	
5	1.194	.8375	.1546	.1846	6.468	5.417	2.414	13.076	
7	1.230	.8131	.1305	.1605	7.662	6.230	2.882	17.955	
3	1.267	.7894	.1125	.1425	8.892	7.020	3.345	23.481	
)	1.305	.7664	.0984	.1284	10.159	7.786	3.803	29.612	
)	1.344	.7441	.0872	.1172	11.464	8.530	4.256	36.309	
1	1.384	.7224	.0781	.1081	12.808	9.253	4.705	43.533	
2	1.426	.7014	.0705	.1005	14.192	9.954	5.148	51.248	
3	1.469	.6810	.0640	.0940	15.618	10.635	5.587	59.419	
1	1.513	.6611	.0585	.0885	17.086	11.296	6.021	68.014	
5	1.558	.6419	.0538	.0838	18.599	11.938	6.450	77.000	
5	1.605	.6232	.0496	.0796	20.157	12.561	6.874	86.348	
7	1.653	.6050	.0460	.0760	21.762	13.166	7.294	96.028	
3	1.702	.5874	.0427	.0727	23.414	13.754	7.708	106.014	
)	1.754	.5703	.0398	.0698	25.117	14.324	8.118	116.279	
)	1.806	.5537	.0372	.0672	26.870	14.877	8.523	126.799	
l	1.860	.5375	.0349	.0649	28.676	15.415	8.923	137.549	
2	1.916	.5219	.0327	.0627	30.537	15.937	9.319	148.509	
3	1.974	.5067	.0308	.0608	32.453	16.444	9.709	159.656	
1	2.033	.4919	.0290	.0590	34.426	16.936	10.095	170.971	
5	2.094	.4776	.0274	.0574	36.459	17.413	10.477	182.433	
ó	2.157	.4637	.0259	.0559	38.553	17.877	10.853	194.026	
7	2.221	.4502	.0246	.0546	40.710	18.327	11.226	205.731	
3	2.288	.4371	.0233	.0533	42.931	18.764	11.593	217.532	
)	2.357	.4243	.0221	.0521	45.219	19.188	11.956	229.413	
)	2.427	.4120	.0210	.0510	47.575	19.600	12.314	241.361	
l	2.500	.4000	.0200	.0500	50.003	20.000	12.668	253.361	
2	2.575	.3883	.0190	.0490	52.503	20.389	13.017	265.399	
3	2.652	.3770	.0182	.0482	55.078	20.766	13.362	277.464	
ŀ	2.732	.3660	.0173	.0473	57.730	21.132	13.702	289.544	
5	2.814	.3554	.0165	.0465	60.462	21.487	14.037	301.627	
)	3.262	.3066	.0133	.0433	75.401	23.115	15.650	361.750	
5	3.782	.2644	.0108	.0408	92.720	24.519	17.156	420.632	
)	4.384	.2281	.00887	.0389	112.797	25.730	18.558	477.480	
5	5.082	.1968	.00735	.0373	136.072	26.774	19.860	531.741	
)	5.892	.1697	.00613	.0361	163.053	27.676	21.067	583.052	
5	6.830	.1464	.00515	.0351	194.333	28.453	22.184	631.201	
)	7.918	.1263	.00434	.0343	230.594	29.123	23.215	676.087	
5	9.179	.1089	.00367	.0337	272.631	29.702	24.163	717.698	
0	10.641	.0940	.00311	.0331	321.363	30.201	25.035	756.086	
5	12.336	.0811	.00265	.0326	377.857	30.631	25.835	791.353	
)	14.300	.0699	.00226	.0323	443.349	31.002	26.567	823.630	
5	16.578	.0603	.00193	.0319	519.272	31.323	27.235	853.074	
0	19.219	.0520	.00165	.0316	607.287	31.599	27.844	879.854	1

3<sup>1</sup>/<sub>2</sub> %

# **Compound Interest Factors**

	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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 10	1.363 1.411	.7337 .7089	.0964 .0852	.1314 .1202	10.368 11.731	7.608 8.317	3.771 4.217	28.688	9 10
								35.069	
11	1.460	.6849	.0761	.1111	13.142	9.002	4.657 5.091	41.918	11
12 13	1.511 1.564	.6618 .6394	.0685 .0621	.1035 .0971	14.602 16.113	9.663 10.303	5.520	49.198 56.871	12 13
14	1.619	.6178	.0566	.0971	17.677	10.303	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 33	3.007 3.112	.3326 .3213	.0174 .0166	.0524 .0516	57.334 60.341	19.069 19.390	12.625 12.946	240.742 251.025	32 33
33 34	3.221	.3213	.0158	.0518	63.453	19.390	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	.2320	.00945	.0408	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

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	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
,	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.040	.9615	1.0000	1.0400	1.000	0.962	0	0	
2 3	1.082 1.125	.9246 .8890	.4902 .3203	.5302 .3603	2.040 3.122	1.886 2.775	0.490 0.974	0.925 2.702	
3 4	1.123	.8548	.2355	.2755	4.246	3.630	1.451	5.267	
5	1.170	.8219	.2333	.2733	5.416	4.452	1.431	8.555	
6	1.265	.7903	.1508	.1908	6.633	5.242	2.386	12.506	
7	1.316	.7599	.1266	.1666	7.898	6.002	2.843	17.066	
8	1.369	.7307	.1085	.1485	9.214	6.733	3.294	22.180	
9	1.423	.7026	.0945	.1345	10.583	7.435	3.739	27.801	
0	1.480	.6756	.0833	.1233	12.006	8.111	4.177	33.881	
1	1.539	.6496	.0741	.1141	13.486	8.760	4.609	40.377	
2	1.601	.6246	.0666	.1066	15.026	9.385	5.034	47.248	
3	1.665	.6006	.0601	.1001	16.627	9.986	5.453	54.454	
4	1.732	.5775	.0547	.0947	18.292	10.563	5.866	61.962	
5	1.801	.5553	.0499	.0899	20.024	11.118	6.272	69.735	
6	1.873	.5339	.0458	.0858	21.825	11.652	6.672	77.744	
7	1.948	.5134	.0422	.0822	23.697	12.166	7.066	85.958	
3	2.026	.4936	.0390	.0790	25.645	12.659	7.453	94.350	
9	2.107	.4746	.0361	.0761	27.671	13.134	7.834	102.893	
Ó	2.191	.4564	.0336	.0736	29.778	13.590	8.209	111.564	
	2.279			.0713	31.969				
1		.4388	.0313			14.029	8.578	120.341	
2	2.370	.4220	.0292	.0692	34.248	14.451	8.941	129.202	
	2.465	.4057	.0273	.0673	36.618	14.857	9.297	138.128	
4 5	2.563 2.666	.3901 .3751	.0256	.0656 .0640	39.083	15.247	9.648 9.993	147.101	
			.0240		41.646	15.622		156.104	
6	2.772	.3607	.0226	.0626	44.312	15.983	10.331	165.121	
7	2.883	.3468	.0212	.0612	47.084	16.330	10.664	174.138	
8	2.999	.3335	.0200	.0600	49.968	16.663	10.991	183.142	
9	3.119	.3207	.0189	.0589	52.966	16.984	11.312	192.120	
0	3.243	.3083	.0178	.0578	56.085	17.292	11.627	201.062	
1	3.373	.2965	.0169	.0569	59.328	17.588	11.937	209.955	
2	3.508	.2851	.0159	.0559	62.701	17.874	12.241	218.792	
3	3.648	.2741	.0151	.0551	66.209	18.148	12.540	227.563	
4	3.794	.2636	.0143	.0543	69.858	18.411	12.832	236.260	
5	3.946	.2534	.0136	.0536	73.652	18.665	13.120	244.876	
0	4.801	.2083	.0105	.0505	95.025	19.793	14.476	286.530	
5	5.841	.1712	.00826	.0483	121.029	20.720	15.705	325.402	
0	7.107	.1407	.00655	.0466	152.667	21.482	16.812	361.163	
5	8.646	.1157	.00523	.0452	191.159	22.109	17.807	393.689	
0	10.520	.0951	.00420	.0442	237.990	22.623	18.697	422.996	
	12.799	.0781	.00339	.0434	294.968	23.047	19.491	449.201	
5 0	15.572	.0642	.00339	.0434	294.968 364.290	23.047	20.196	449.201 472.479	
5		.0528	.00273	.0427	448.630		20.196		
	18.945				551.244	23.680 23.915	20.821 21.372	493.041	
0 5	23.050 28.044	.0434 .0357	.00181 .00148	.0418 .0415	676.089	23.913	21.372	511.116 526.938	
0 5	34.119	.0293	.00121	.0412	827.981	24.267	22.283	540.737	
	41.511	.0241	.00099	.0410	1012.8	24.398	22.655	552.730	

# **Compound Interest Factors**

1/2 %				Compound II	nterest Factors				41/2
	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.045	.9569	1.0000	1.0450	1.000	0.957	0	0	
2	1.092	.9157	.4890	.5340	2.045	1.873	0.489	0.916	
3	1.141	.8763	.3188	.3638	3.137	2.749	0.971	2.668	
4	1.193	.8386	.2337	.2787	4.278	3.588	1.445	5.184	
5	1.246	.8025	.1828	.2278	5.471	4.390	1.912	8.394	
6	1.302	.7679	.1489	.1939	6.717	5.158	2.372	12.233	
7	1.361	.7348	.1247	.1697	8.019	5.893	2.824	16.642	
8	1.422	.7032	.1066	.1516	9.380	6.596	3.269	21.564	
9	1.486	.6729	.0926	.1376	10.802	7.269	3.707	26.948	
0	1.553	.6439	.0814	.1264	12.288	7.913	4.138	32.743	
1	1.623	.6162	.0722	.1172	13.841	8.529	4.562	38.905	
2	1.696	.5897	.0647	.1097	15.464	9.119	4.978	45.391	
3	1.772	.5643	.0583	.1033	17.160	9.683	5.387	52.163	
4	1.852	.5400	.0528	.0978	18.932	10.223	5.789	59.182	
5	1.935	.5167	.0481	.0931	20.784	10.740	6.184	66.416	
6	2.022	.4945	.0440	.0890	22.719	11.234	6.572	73.833	
7	2.113	.4732	.0404	.0854	24.742	11.707	6.953	81.404	
3	2.208	.4528	.0372	.0822	26.855	12.160	7.327	89.102	
9	2.308	.4333	.0344	.0794	29.064	12.593	7.695	96.901	
0	2.412	.4146	.0319	.0769	31.371	13.008	8.055	104.779	
1	2.520	.3968	.0296	.0746	33.783	13.405	8.409	112.715	
2	2.634	.3797	.0275	.0725	36.303	13.784	8.755	120.689	
3	2.752	.3634	.0273	.0707	38.937	14.148	9.096	128.682	
4	2.876	.3477	.0240	.0690	41.689	14.495	9.429	136.680	
5	3.005	.3327	.0224	.0674	44.565	14.828	9.756	144.665	
6 7	3.141 3.282	.3184 .3047	.0210 .0197	.0660 .0647	47.571 50.711	15.147	10.077 10.391	152.625	
8	3.430	.2916	.0197	.0635	53.993	15.451	10.591	160.547 168.420	
9	3.584	.2916	.0185	.0624	53.993 57.423	15.743 16.022	10.698	176.232	
, )	3.745	.2670	.0174	.0614	61.007	16.289	11.295	183.975	
1	3.914	.2555	.0154	.0604	64.752	16.544	11.583	191.640	
2	4.090	.2445	.0146	.0596	68.666	16.789	11.866	199.220	
3	4.274	.2340	.0137	.0587	72.756	17.023	12.143	206.707	
4	4.466	.2239	.0130	.0580	77.030	17.247	12.414	214.095	
5	4.667	.2143	.0123	.0573	81.497	17.461	12.679	221.380	
0	5.816	.1719	.00934	.0543	107.030	18.402	13.917	256.098	
5	7.248	.1380	.00720	.0522	138.850	19.156	15.020	287.732	
0	9.033	.1107	.00560	.0506	178.503	19.762	15.998	316.145	
5	11.256	.0888	.00439	.0494	227.918	20.248	16.860	341.375	
0	14.027	.0713	.00345	.0485	289.497	20.638	17.617	363.571	
5	17.481	.0572	.00273	.0477	366.237	20.951	18.278	382.946	
0	21.784	.0459	.00217	.0472	461.869	21.202	18.854	399.750	
5	27.147	.0368	.00172	.0467	581.043	21.404	19.354	414.242	
0	33.830	.0296	.00137	.0464	729.556	21.565	19.785	426.680	
5	42.158	.0237	.00109	.0461	914.630	21.695	20.157	437.309	
0	52.537	.0190	.00087	.0459	1 145.3	21.799	20.476	446.359	
5	65.471	.0153	.00070	.0457	1 432.7	21.883	20.749	454.039	
0	81.588	.0123	.00056	.0456	1 790.9	21.950	20.981	460.537	

	Single Pa	vment		Uniform Do	yment Series		A rithmoti	c Gradient	
	Compound Amount	Present Worth	Sinking Fund	Capital Recovery	Compound Amount	Present Worth	Gradient Uniform	Gradient Present	
	Factor Find <i>F</i> Given <i>P</i>	Factor Find <i>P</i> Given <i>F</i>	Factor Find <i>A</i> Given <i>F</i>	Factor Find <i>A</i> Given <i>P</i>	Factor Find <i>F</i> Given <i>A</i>	Factor Find <i>P</i> Given <i>A</i>	Series Find <i>A</i> Given <i>G</i>	Worth Find <i>P</i> Given <i>G</i>	
1	F/P	P/F	A/F	A/P	F/A	P/A	A/G	P/G	1
1	1.050	.9524	1.0000	1.0500	1.000	0.952	0	0	
2	1.102	.9070	.4878	.5378	2.050	1.859	0.488	0.907	
3	1.158	.8638	.3172	.3672	3.152	2.723	0.967	2.635	
4	1.216	.8227	.2320	.2820	4.310	3.546	1.439	5.103	
5	1.276	.7835	.1810	.2310	5.526	4.329	1.902	8.237	
6	1.340	.7462	.1470	.1970	6.802	5.076	2.358	11.968	
7	1.407	.7107	.1228	.1728	8.142	5.786	2.805	16.232	
8	1.477	.6768	.1047	.1547	9.549	6.463	3.244	20.970	
9	1.551	.6446	.0907	.1407	11.027	7.108	3.676	26.127	
0	1.629	.6139	.0795	.1295	12.578	7.722	4.099	31.652	
1	1.710	.5847	.0704	.1204	14.207	8.306	4.514	37.499	
2	1.796	.5568	.0628	.1128	15.917	8.863	4.922	43.624	
3	1.886	.5303	.0565	.1065	17.713	9.394	5.321	49.988	
4	1.980	.5051	.0510	.1010	19.599	9.899	5.713	56.553	
5	2.079	.4810	.0463	.0963	21.579	10.380	6.097	63.288	
6	2.183	.4581	.0423	.0923	23.657	10.838	6.474	70.159	
7	2.292	.4363	.0387	.0887	25.840	11.274	6.842	77.140	
8	2.407	.4155	.0355	.0855	28.132	11.690	7.203	84.204	
9	2.527	.3957	.0327	.0827	30.539	12.085	7.557	91.327	
0	2.653	.3769	.0302	.0802	33.066	12.462	7.903	98.488	
1	2.786	.3589	.0280	.0780	35.719	12.821	8.242	105.667	
2	2.925	.3419	.0260	.0760	38.505	13.163	8.573	112.846	
3	3.072	.3256	.0241	.0741	41.430	13.489	8.897	120.008	
4	3.225	.3101	.0225	.0725	44.502	13.799	9.214	127.140	
5	3.386	.2953	.0210	.0710	47.727	14.094	9.524	134.227	
6	3.556	.2812	.0196	.0696	51.113	14.375	9.827	141.258	
7	3.733	.2678	.0183	.0683	54.669	14.643	10.122	148.222	
8	3.920	.2551	.0171	.0671	58.402	14.898	10.411	155.110	
9	4.116	.2429	.0160	.0660	62.323	15.141	10.694	161.912	
0	4.322	.2314	.0151	.0651	66.439	15.372	10.969	168.622	
1	4.538	.2204	.0141	.0641	70.761	15.593	11.238	175.233	
2	4.765	.2099	.0133	.0633	75.299	15.803	11.501	181.739	
3	5.003	.1999	.0125	.0625	80.063	16.003	11.757	188.135	
4	5.253	.1904	.0118	.0618	85.067	16.193	12.006	194.416	
5	5.516	.1813	.0111	.0611	90.320	16.374	12.250	200.580	
0	7.040	.1420	.00828	.0583	120.799	17.159	13.377	229.545	
5	8.985	.1113	.00626	.0563	159.699	17.139	14.364	255.314	
)	11.467	.0872	.00478	.0548	209.347	18.256	15.223	277.914	
5	14.636	.0683	.00367	.0537	272.711	18.633	15.966	297.510	
0	18.679	.0535	.00283	.0528	353.582	18.929	16.606	314.343	
5	23.840	.0419	.00219	.0522	456.795	19.161	17.154	328.691	
0	30.426	.0329	.00219	.0522	588.525	19.161	17.134	340.841	
5	38.832	.0258	.00170	.0517	756.649	19.485	18.018	351.072	
0	49.561	.0202	.00132	.0510	971.222	19.596	18.353	359.646	
5	63.254	.0158	.00080	.0508	1 245.1	19.684	18.635	366.800	
0	80.730	.0124		.0506	1 594.6			372.749	
0 5	103.034	.00971	.00063 .00049	.0505	2 040.7	19.752 19.806	18.871 19.069	372.749	
0	131.500	.00971	.00049	.0504	2610.0	19.848	19.009	381.749	1

				Compound I		Autahus sais Conditions			
	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
า	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
1	1.060	.9434	1.0000	1.0600	1.000	0.943	0	0	
2	1.124	.8900	.4854	.5454	2.060	1.833	0.485	0.890	
3	1.191	.8396	.3141	.3741	3.184	2.673	0.961	2.569	
4	1.262	.7921	.2286	.2886	4.375	3.465	1.427	4.945	
5	1.338	.7473	.1774	.2374	5.637	4.212	1.884	7.934	
6	1.419	.7050	.1434	.2034	6.975	4.917	2.330	11.459	
7	1.504	.6651	.1191	.1791	8.394	5.582	2.768	15.450	
3	1.594	.6274	.1010	.1610	9.897	6.210	3.195	19.841	
)	1.689	.5919	.0870	.1470	11.491	6.802	3.613	24.577	
)	1.791	.5584	.0759	.1359	13.181	7.360	4.022	29.602	
1	1.898	.5268	.0668	.1268	14.972	7.887	4.421	34.870	
2	2.012	.4970	.0593	.1193	16.870	8.384	4.811	40.337	
3	2.133	.4688	.0530	.1130	18.882	8.853	5.192	45.963	
ļ	2.261	.4423	.0476	.1076	21.015	9.295	5.564	51.713	
5	2.397	.4173	.0430	.1030	23.276	9.712	5.926	57.554	
ó	2.540	.3936	.0390	.0990	25.672	10.106	6.279	63.459	
7	2.693	.3714	.0354	.0954	28.213	10.477	6.624	69.401	
3	2.854	.3503	.0324	.0924	30.906	10.828	6.960	75.357	
)	3.026	.3305	.0296	.0896	33.760	11.158	7.287	81.306	
)	3.207	.3118	.0272	.0872	36.786	11.470	7.605	87.230	
l	3.400	.2942	.0250	.0850	39.993	11.764	7.915	93.113	
2	3.604	.2775	.0230	.0830	43.392	12.042	8.217	98.941	
3	3.820	.2618	.0213	.0813	46.996	12.303	8.510	104.700	
	4.049	.2470	.0197	.0797	50.815	12.550	8.795	110.381	
5	4.292	.2330	.0182	.0782	54.864	12.783	9.072	115.973	
5	4.549	.2198	.0169	.0769	59.156	13.003	9.341	121.468	
7	4.822	.2074	.0157	.0757	63.706	13.211	9.603	126.860	
} )	5.112 5.418	.1956	.0146	.0746 .0736	68.528	13.406	9.857	132.142	
)	5.743	.1846 .1741	.0136 .0126	.0736	73.640 79.058	13.591 13.765	10.103 10.342	137.309 142.359	
l •	6.088	.1643	.0118	.0718	84.801	13.929	10.574	147.286	
2	6.453 6.841	.1550 .1462	.0110 .0103	.0710 .0703	90.890 97.343	14.084 14.230	10.799 11.017	152.090 156.768	
, 1	7.251	.1379	.0103	.0696	104.184	14.230	11.017	161.319	
5	7.686	.1301	.00897	.0690	111.435	14.498	11.432	165.743	
)	10.286	.0972	.00646	.0665	154.762	15.046	12.359	185.957	
5	13.765	.0727	.00470	.0647	212.743	15.456	13.141	203.109	
)	18.420	.0543	.00344	.0634	290.335	15.762	13.796	217.457	
5	24.650	.0406	.00254	.0625	394.171	15.991	14.341	229.322	
)	32.988	.0303	.00188	.0619	533.126	16.161	14.791	239.043	
5	44.145	.0227	.00139	.0614	719.080	16.289	15.160	246.945	
)	59.076	.0169	.00103	.0610	967.928	16.385	15.461	253.327	
5	79.057	.0126	.00077	.0608	1 300.9	16.456	15.706	258.453	
)	105.796	.00945	.00057	.0606	1 746.6	16.509	15.903	262.549	
5	141.578	.00706	.00043	.0604	2 343.0	16.549	16.062	265.810	
0	189.464	.00528	.00032	.0603	3 141.1	16.579	16.189	268.395	
5	253.545	.00394	.00024	.0602	4 209.1	16.601	16.290	270.437	
0	339.300	.00295	.00018	.0602	5 638.3	16.618	16.371	272.047	1

					nterest Factors				
	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
	Compound Amount Factor Find F Given P	Present Worth Factor Find P Given F	Sinking Fund Factor Find A Given F	Capital Recovery Factor Find A Given P	Compound Amount Factor Find F Given A	Present Worth Factor Find P Given A	Gradient Uniform Series Find A Given G	Gradient Present Worth Find P Given G	
n	F/P	P/F	A/F	A/P	F/A	P/A	A/G	P/G	
1	1.070	.9346	1.0000	1.0700	1.000	0.935	0	0	
2	1.145	.8734	.4831	.5531	2.070	1.808	0.483	0.873	
3	1.225	.8163	.3111	.3811	3.215	2.624	0.955	2.506	
<b>4 5</b>	1.311 1.403	.7629 .7130	.2252 .1739	.2952 .2439	4.440 5.751	3.387 4.100	1.416	4.795 7.647	
							1.865		
6	1.501	.6663	.1398	.2098	7.153	4.767	2.303	10.978	
7	1.606	.6227	.1156	.1856	8.654	5.389	2.730	14.715	
8 9	1.718 1.838	.5820 .5439	.0975 .0835	.1675 .1535	10.260 11.978	5.971 6.515	3.147 3.552	18.789 23.140	
9 10	1.967	.5083	.0833	.1333	13.816	7.024	3.946	27.716	
l1 l2	2.105	.4751	.0634	.1334	15.784	7.499	4.330 4.703	32.467	
3	2.252 2.410	.4440 .4150	.0559 .0497	.1259 .1197	17.888 20.141	7.943 8.358	4.703 5.065	37.351 42.330	
.4	2.579	.3878	.0497	.1197	22.551	8.745	5.417	47.372	
5	2.759	.3624	.0398	.1098	25.129	9.108	5.758	52.446	
6						9.447	6.090		
<b>7</b>	2.952	.3387 .3166	.0359 .0324	.1059 .1024	27.888 30.840	9.447	6.411	57.527	
8	3.159 3.380	.2959	.0324	.1024	33.999	9.763	6.722	62.592 67.622	
9	3.617	.2939	.0294	.0968	33.999 37.379	10.039	7.024	72.599	
0	3.870	.2584	.0244	.0944	40.996	10.594	7.316	77.509	
1	4.141		.0223	.0923	44.865	10.836	7.599		
2	4.141	.2415 .2257	.0223	.0923	44.865 49.006	10.836	7.399 7.872	82.339 87.079	
3	4.741	.2237	.0204	.0887	53.436	11.001	8.137	91.720	
4	5.072	.1971	.0172	.0872	58.177	11.469	8.392	96.255	
5	5.427	.1842	.0158	.0858	63.249	11.654	8.639	100.677	
6	5.807	.1722	.0146	.0846	68.677	11.826	8.877	104.981	
7	6.214	.1722	.0146	.0846	74.484	11.820	9.107	104.981	
8	6.649	.1504	.0134	.0824	80.698	12.137	9.329	113.227	
9	7.114	.1406	.0114	.0814	87.347	12.137	9.543	117.162	
)	7.612	.1314	.0106	.0806	94.461	12.409	9.749	120.972	
1	8.145	.1228	.00980	.0798	102.073	12.532	9.947	124.655	
2	8.715	.1147	.00907	.0791	110.218	12.532	10.138	128.212	
3	9.325	.1072	.00841	.0784	118.934	12.754	10.322	131.644	
4	9.978	.1002	.00780	.0778	128.259	12.854	10.499	134.951	
5	10.677	.0937	.00723	.0772	138.237	12.948	10.669	138.135	
0	14.974	.0668	.00501	.0750	199.636	13.332	11.423	152.293	
5	21.002	.0476	.00350	.0735	285.750	13.606	12.036	163.756	
0	29.457	.0339	.00246	.0725	406.530	13.801	12.529	172.905	
5	41.315	.0242	.00174	.0717	575.930	13.940	12.921	180.124	
0	57.947	.0173	.00123	.0712	813.523	14.039	13.232	185.768	
5	81.273	.0123	.00087	.0709	1 146.8	14.110	13.476	190.145	
0	113.990	.00877	.00062	.0706	1614.1	14.160	13.666	193.519	
5	159.877	.00625	.00044	.0704	2 269.7	14.196	13.814	196.104	
0	224.235	.00446	.00031	.0703	3 189.1	14.222	13.927	198.075	
5	314.502	.00318	.00022	.0702	4 4 7 8 . 6	14.240	14.015	199.572	
0	441.105	.00227	.00016	.0702	6287.2	14.253	14.081	200.704	
5	618.673	.00162	.00011	.0701	8 823.9	14.263	14.132	201.558	
0	867.720	.00115	.00008	.0701	12381.7	14.269	14.170	202.200	

					nterest Factors				
	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
า	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	
							0		
1 2	1.080 1.166	.9259 .8573	1.0000 .4808	1.0800 .5608	1.000 2.080	0.926 1.783	0.481	0 0.857	
3	1.260	.7938	.3080	.3880	3.246	2.577	0.481	2.445	
4	1.360	.7350	.2219	.3019	4.506	3.312	1.404	4.650	
5	1.469	.6806	.1705	.2505	5.867	3.993	1.846	7.372	
6	1.587	.6302	.1363	.2163	7.336	4.623	2.276	10.523	
7	1.714	.5835	.1121	.1921	8.923	5.206	2.694	14.024	
3	1.851	.5403	.0940	.1740	10.637	5.747	3.099	17.806	
9	1.999	.5002	.0801	.1601	12.488	6.247	3.491	21.808	
)	2.159	.4632	.0690	.1490	14.487	6.710	3.871	25.977	
l	2.332	.4289	.0601	.1401	16.645	7.139	4.240	30.266	
2	2.518	.3971	.0527	.1327	18.977	7.536	4.596	34.634	
3	2.720	.3677	.0465	.1265	21.495	7.904	4.940	39.046	
4	2.937	.3405	.0413	.1213	24.215	8.244	5.273	43.472	
5	3.172	.3152	.0368	.1168	27.152	8.559	5.594	47.886	
6	3.426	.2919	.0330	.1130	30.324	8.851	5.905	52.264	
7	3.700	.2703	.0296	.1096	33.750	9.122	6.204	56.588	
3	3.996	.2502	.0267	.1067	37.450	9.372	6.492	60.843	
)	4.316	.2317	.0241	.1041	41.446	9.604	6.770	65.013	
)	4.661	.2145	.0219	.1019	45.762	9.818	7.037	69.090	
l	5.034	.1987	.0198	.0998	50.423	10.017	7.294	73.063	
2	5.437	.1839	.0180	.0980	55.457	10.201	7.541	76.926	
3	5.871	.1703	.0164	.0964	60.893	10.371	7.779	80.673	
1	6.341	.1577	.0150	.0950	66.765	10.529	8.007	84.300	
5	6.848	.1460	.0137	.0937	73.106	10.675	8.225	87.804	
ó	7.396	.1352	.0125	.0925	79.954	10.810	8.435	91.184	
7	7.988	.1252	.0114	.0914	87.351	10.935	8.636	94.439	
3	8.627	.1159	.0105	.0905	95.339	11.051	8.829	97.569	
)	9.317	.1073	.00962	.0896	103.966	11.158	9.013	100.574	
)	10.063	.0994	.00883	.0888	113.283	11.258	9.190	103.456	
1	10.868	.0920	.00811	.0881	123.346	11.350	9.358	106.216	
2	11.737	.0852	.00745	.0875	134.214	11.435	9.520	108.858	
3	12.676	.0789	.00685	.0869	145.951	11.514	9.674	111.382	
1	13.690	.0730	.00630	.0863	158.627	11.587	9.821	113.792	
5	14.785	.0676	.00580	.0858	172.317	11.655	9.961	116.092	
)	21.725	.0460	.00386	.0839	259.057	11.925	10.570	126.042	
5	31.920	.0313	.00259	.0826	386.506	12.108	11.045	133.733	
)	46.902	.0213	.00174	.0817	573.771	12.233	11.411	139.593	
5	68.914	.0145	.00118	.0812	848.925	12.319	11.690	144.006	
)	101.257	.00988	.00080	.0808	1 253.2	12.377	11.902	147.300	
5	148.780	.00672	.00054	.0805	1 847.3	12.416	12.060	149.739	
0	218.607	.00457	.00037	.0804	2 720.1	12.443	12.178	151.533	
5	321.205	.00311	.00025	.0802	4 002.6	12.461	12.266	152.845	
0	471.956	.00212	.00017	.0802	5 887.0	12.474	12.330	153.800	
5	693.458	.00144	.00012	.0801	8 655.7	12.482	12.377	154.492	
0	1018.9	.00098	.00008	.0801	12 724.0	12.488	12.412	154.993	
5	1 497.1	.00067	.00005	.0801	18701.6	12.492	12.437	155.352	

	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
	Compound Amount Factor Find F Given P	Present Worth Factor Find P Given F	Sinking Fund Factor Find A Given F	Capital Recovery Factor Find A Given P	Compound Amount Factor Find F Given A	Present Worth Factor Find P Given A	Gradient Uniform Series Find A Given G	Gradient Present Worth Find P Given G	
1	F/P	P/F	A/F	A/P	F/A	P/A	A/G	P/G	
1	1.090	.9174	1.0000	1.0900	1.000	0.917	0	0	
2	1.188	.8417	.4785	.5685	2.090	1.759	0.478	0.842	
3	1.295	.7722	.3051	.3951	3.278	2.531	0.943	2.386	
4	1.412	.7084	.2187	.3087	4.573	3.240	1.393	4.511	
5	1.539	.6499	.1671	.2571	5.985	3.890	1.828	7.111	
6	1.677	.5963	.1329	.2229	7.523	4.486	2.250	10.092	
7	1.828	.5470	.1087	.1987	9.200	5.033	2.657	13.375	
8	1.993	.5019	.0907	.1807	11.028	5.535	3.051	16.888	
9	2.172	.4604	.0768	.1668	13.021	5.995	3.431	20.571	
0	2.367	.4224	.0658	.1558	15.193	6.418	3.798	24.373	
1	2.580	.3875	.0569	.1469	17.560	6.805	4.151	28.248	
2	2.813	.3555	.0497	.1397	20.141	7.161	4.491	32.159	
3	3.066	.3262	.0436	.1336	22.953	7.487	4.818	36.073	
4	3.342	.2992	.0384	.1284	26.019	7.786	5.133	39.963	
5	3.642	.2745	.0341	.1241	29.361	8.061	5.435	43.807	
6	3.970	.2519	.0303	.1203	33.003	8.313	5.724	47.585	
7	4.328	.2311	.0270	.1170	36.974	8.544	6.002	51.282	
3	4.717	.2120	.0242	.1142	41.301	8.756	6.269	54.886	
9	5.142	.1945	.0217	.1117	46.019	8.950	6.524	58.387	
0	5.604	.1784	.0195	.1095	51.160	9.129	6.767	61.777	
1	6.109	.1637	.0176	.1076	56.765	9.292	7.001	65.051	
2	6.659	.1502	.0159	.1059	62.873	9.442	7.223	68.205	
3	7.258	.1378	.0144	.1044	69.532	9.580	7.436	71.236	
4	7.911	.1264	.0130	.1030	76.790	9.707	7.638	74.143	
5	8.623	.1160	.0118	.1018	84.701	9.823	7.832	76.927	
5	9.399	.1064	.0107	.1007	93.324	9.929	8.016	79.586	
7	10.245	.0976	.00973	.0997	102.723	10.027	8.191	82.124	
8	11.167	.0895	.00885	.0989	112.968	10.116	8.357	84.542	
9	12.172	.0822	.00806	.0981	124.136	10.116	8.515	86.842	
)	13.268	.0754	.00734	.0973	136.308	10.274	8.666	89.028	
		.0691		.0967	149.575	10.343	8.808		
1 2	14.462 15.763	.0691	.00669 .00610	.0967	149.575 164.037	10.343	8.808 8.944	91.102 93.069	
3	17.182	.0582	.00516	.0961	179.801	10.464	9.072	93.009	
4	18.728	.0534	.00508	.0950	196.983	10.404	9.193	94.931	
5	20.414	.0490	.00464	.0946	215.711	10.567	9.308	98.359	
0	31.409	.0318	.00296	.0930	337.883	10.757	9.796	105.376	
5 0	48.327 74.358	.0207 .0134	.00190 .00123	.0919 .0912	525.860 815.085	10.881 10.962	10.160 10.430	110.556 114.325	
0 5	74.338 114.409	.00874	.00123	.0912	1 260.1	10.962	10.430	114.323	
0	176.032	.00568	.00079	.0908	1 944.8	11.014	10.020	117.030	
5	270.847	.00369	.00033	.0903	2998.3	11.070	10.870	120.334	
0	416.731	.00240	.00022	.0902	4619.2	11.084	10.943	121.294	
5	641.193	.00156	.00014	.0901	7 113.3	11.094	10.994	121.965	
0 5	986.555 1 517.9	.00101 .00066	.00009 .00006	.0901 .0901	10 950.6 16 854.9	11.100 11.104	11.030 11.055	122.431 122.753	
0 5	2 335.5	.00043	.00004	.0900	25 939.3	11.106	11.073	122.976	
	3 593.5	.00028	.00003	.0900	39916.8	11.108	11.085	123.129	

	Compound Amount Factor Find F Given P	Present Worth Factor Find P Given F	Sinking Fund Factor Find A Given F	Capital Recovery Factor Find A Given P	Compound Amount Factor Find F Given A	Present Worth Factor Find P Given A	Gradient Uniform Series Find A Given G	Gradient Present Worth Find P Given G	
n	F/P	P/F	A/F	A/P	F/A	P/A	A/G	P/G	n
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	2 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	1 163.9	9.915	9.570	94.889	50
55	189.059	.00529	.00053	.1005	1 880.6	9.947	9.708	96.562	55
60	304.482	.00328	.00033	.1003	3 034.8	9.967	9.802	97.701	60
65	490.371	.00204	.00020	.1002	4 893.7	9.980	9.867	98.471	65
70	789.748	.00127	.00013	.1001	7 887.5	9.987	9.911	98.987	70
75	1 271.9	.00079	.00008	.1001	12 709.0	9.992	9.941	99.332	75
80	2 048.4	.00049	.00005	.1000	20 474.0	9.995	9.961	99.561	80
85	3 299.0	.00030	.00003	.1000	32 979.7	9.997	9.974	99.712	85
90	5 313.0	.00019	.00002	.1000	53 120.3	9.998	9.983	99.812	90
95	8 556.7	.00012	.00001	.1000	85 556.9	9.999	9.989	99.877	95
100	13 780.6	.00007	.00001	.1000	137 796.3	9.999	9.993	99.920	100

	Single Pa	yment		Uniform Pa	ayment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	
3	1.405	.7118	.2963	.4163	3.374	2.402	0.925	2.221	2 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 34	42.092	.0238	.00292	.1229	342.429	8.135	7.530	61.261	33 34
35	47.143 52.800	.0212 .0189	.00260 .00232	.1226 .1223	384.521 431.663	8.157 8.176	7.596 7.658	61.961 62.605	34 35
40 45	93.051 163.988	.0107 .00610	.00130 .00074	.1213 .1207	767.091 1 358.2	8.244 8.283	7.899 8.057	65.116	40 45
50	289.002	.00346	.00074	.1207	2400.0	8.304	8.160	66.734 67.762	50
55	509.321	.00340	.00042	.1204	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	1 581.9	.00063	.000018	.1201	13 173.9	8.328	8.292	69.058	65
70	2787.8	.00036	.00008	.1201	23 223.3	8.330	8.308	69.038	70
75	4913.1	.00030	.00004	.1200	40 933.8	8.332	8.318	69.303	75
80	8 658.5	.00020	.00002	.1200	72 145.7	8.332	8.324	69.359	80
85	15 259.2	.00012	.00001	.1200	127 151.7	8.333	8.328	69.393	85
90	26 891.9	.00004		.1200	224091.1	8.333	8.330	69.414	90
95	47 392.8	.00004		.1200	394931.4	8.333	8.331	69.426	95
100	83 522.3	.00002		.1200	696010.5	8.333	8.332	69.434	100
100	000000	.00001		.1200	0,0010.0	0.555	0.332	U.J.T.J.T	100

	Single Pa	yment		Uniform P	ayment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	0.403	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	1 779.1	6.642	6.517	43.283	40
45	538.769	.00186	.00028	.1503	3 585.1	6.654	6.583	43.805	45
50	1 083.7	.00092	.00014	.1501	7 217.7	6.661	6.620	44.096	50
55	2 179.6	.00046	.00007	.1501	14 524.1	6.664	6.641	44.256	55
60	4 384.0	.00023	.00003	.1500	29 220.0	6.665	6.653	44.343	60
65	8 817.8	.00011	.00002	.1500	58 778.6	6.666	6.659	44.390	65
70	17735.7	.00006	.00001	.1500	118 231.5	6.666	6.663	44.416	70
75	35 672.9	.00003		.1500	237 812.5	6.666	6.665	44.429	75
80	71 750.9	.00001		.1500	478 332.6	6.667	6.666	44.436	80
85	144 316.7	.00001		.1500	962 104.4	6.667	6.666	44.440	85

18%				Compound	Interest Factors				18%
	Single Pa	yment		Uniform P	ayment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
1	1.180	.8475	1.0000	1.1800	1.000	0.847	0	0	1
2 3	1.392 1.643	.7182 .6086	.4587 .2799	.6387 .4599	2.180 3.572	1.566 2.174	0.459 0.890	0.718 1.935	2 3
4 5	1.939 2.288	.5158 .4371	.1917 .1398	.3717 .3198	5.215 7.154	2.690 3.127	1.295 1.673	3.483 5.231	4 5
	2.700				9.442			7.083	6
6 7 8 9	3.185 3.759 4.435	.3704 .3139 .2660 .2255	.1059 .0824 .0652 .0524	.2859 .2624 .2452 .2324	12.142 15.327 19.086	3.498 3.812 4.078 4.303	2.025 2.353 2.656 2.936	8.967 10.829 12.633	7 8 9
10	5.234	.1911	.0324	.2324	23.521	4.303	3.194	14.352	10
11 12	6.176 7.288	.1619 .1372	.0348	.2148	28.755 34.931	4.656 4.793	3.430 3.647	15.972 17.481	11 12
13 14	8.599 10.147	.1163 .0985	.0237 .0197	.2037 .1997	42.219 50.818	4.910 5.008	3.845 4.025	18.877 20.158	13 14
15	11.974	.0835	.0164	.1964	60.965	5.092	4.189	21.327	15
16 17 18 19	14.129 16.672 19.673 23.214	.0708 .0600 .0508 .0431	.0137 .0115 .00964 .00810	.1937 .1915 .1896 .1881	72.939 87.068 103.740 123.413	5.162 5.222 5.273 5.316	4.337 4.471 4.592 4.700	22.389 23.348 24.212 24.988	16 17 18 19
20	27.393	.0365	.00610	.1868	146.628	5.353	4.798	25.681	20
21 22 23 24 25	32.324 38.142 45.008 53.109 62.669	.0309 .0262 .0222 .0188 .0160	.00575 .00485 .00409 .00345 .00292	.1857 .1848 .1841 .1835 .1829	174.021 206.345 244.487 289.494 342.603	5.384 5.410 5.432 5.451 5.467	4.885 4.963 5.033 5.095 5.150	26.300 26.851 27.339 27.772 28.155	21 22 23 24 25
26 27 28 29 30	73.949 87.260 102.966 121.500 143.370	.0135 .0115 .00971 .00823 .00697	.00292 .00247 .00209 .00177 .00149 .00126	.1825 .1821 .1818 .1815 .1813	405.272 479.221 566.480 669.447 790.947	5.480 5.492 5.502 5.510 5.517	5.199 5.243 5.281 5.315 5.345	28.494 28.791 29.054 29.284 29.486	26 27 28 29 30
31 32 33 34 35	169.177 199.629 235.562 277.963 327.997	.00591 .00501 .00425 .00360 .00305	.00107 .00091 .00077 .00065 .00055	.1811 .1809 .1808 .1806	934.317 1103.5 1303.1 1538.7 1816.6	5.523 5.528 5.532 5.536 5.539	5.371 5.394 5.415 5.433 5.449	29.664 29.819 29.955 30.074 30.177	31 32 33 34 35
40 45 50 55 60	750.377 1716.7 3 927.3 8 984.8 20 555.1	.00133 .00058 .00025 .00011	.00033 .00024 .00010 .00005 .00002 .00001	.1802 .1801 .1800 .1800	4163.2 9531.6 21813.0 49910.1 114189.4	5.548 5.552 5.554 5.555 5.555	5.502 5.529 5.543 5.549 5.553	30.527 30.701 30.786 30.827 30.846	40 45 50 55 60
65 70	47 025.1 107 581.9	.00003	.00001	.1800 .1800	261 244.7 597 671.7	5.555 5.556	5.554 5.555	30.856 30.860	65 70

20%				Compound	Interest Factors				20%
	Single Pa	yment		Uniform P	ayment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	0.433	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	1 181.9	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	1 704.1	4.985	4.906	24.459	32
33	410.186	.00244	.00049	.2005	2 045.9	4.988	4.919	24.537	33
34	492.224	.00203	.00041	.2004	2 456.1	4.990	4.931	24.604	34
35	590.668	.00169	.00034	.2003	2 948.3	4.992	4.941	24.661	35
40	1 469.8	.00068	.00014	.2001	7 343.9	4.997	4.973	24.847	40
45	3 657.3	.00027	.00005	.2001	18 281.3	4.999	4.988	24.932	45
50	9 100.4	.00011	.00002	.2000	45 497.2	4.999	4.995	24.970	50
55	22 644.8	.00004	.00001	.2000	113 219.0	5.000	4.998	24.987	55
60	56347.5	.00002		.2000	281 732.6	5.000	4.999	24.994	60

**55** 213 821.2

25%					Interest Factors				25
	Single Pa	yment		Uniform P	ayment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	,
1	1.250	.8000	1.0000	1.2500	1.000	0.800	0	0	
2	1.563	.6400	.4444	.6944	2.250	1.440	0.444	0.640	
3	1.953	.5120	.2623	.5123	3.813	1.952	0.852	1.664	
4	2.441	.4096	.1734	.4234	5.766	2.362	1.225	2.893	
5	3.052	.3277	.1218	.3718	8.207	2.689	1.563	4.204	
6	3.815	.2621	.0888	.3388	11.259	2.951	1.868	5.514	
7	4.768	.2097	.0663	.3163	15.073	3.161	2.142	6.773	
8	5.960	.1678	.0504	.3004	19.842	3.329	2.387	7.947	
9	7.451	.1342	.0388	.2888	25.802	3.463	2.605	9.021	
10	9.313	.1074	.0301	.2801	33.253	3.571	2.797	9.987	
11	11.642	.0859	.0235	.2735	42.566	3.656	2.966	10.846	
12	14.552	.0687	.0184	.2684	54.208	3.725	3.115	11.602	
3	18.190	.0550	.0145	.2645	68.760	3.780	3.244	12.262	
14	22.737	.0440	.0115	.2615	86.949	3.824	3.356	12.833	
15	28.422	.0352	.00912	.2591	109.687	3.859	3.453	13.326	
16	35.527	.0281	.00724	.2572	138.109	3.887	3.537	13.748	
17	44.409	.0225	.00576	.2558	173.636	3.910	3.608	14.108	
18	55.511	.0180	.00459	.2546	218.045	3.928	3.670	14.415	
19	69.389	.0144	.00366	.2537	273.556	3.942	3.722	14.674	
20	86.736	.0115	.00292	.2529	342.945	3.954	3.767	14.893	
21	108.420	.00922	.00233	.2523	429.681	3.963	3.805	15.078	
2	135.525	.00738	.00186	.2519	538.101	3.970	3.836	15.233	
23	169.407	.00590	.00148	.2515	673.626	3.976	3.863	15.362	
24	211.758	.00472	.00119	.2512	843.033	3.981	3.886	15.471	
25	264.698	.00378	.00095	.2509	1 054.8	3.985	3.905	15.562	
26	330.872	.00302	.00076	.2508	1 3 1 9 . 5	3.988	3.921	15.637	
27	413.590	.00242	.00061	.2506	1 650.4	3.990	3.935	15.700	
28	516.988	.00193	.00048	.2505	2 064.0	3.992	3.946	15.752	
29	646.235	.00155	.00039	.2504	2 580.9	3.994	3.955	15.796	
0	807.794	.00124	.00031	.2503	3 227.2	3.995	3.963	15.832	
31	1 009.7	.00099	.00025	.2502	4 035.0	3.996	3.969	15.861	
32	1 262.2	.00079	.00020	.2502	5 044.7	3.997	3.975	15.886	
33	1 577.7	.00063	.00016	.2502	6306.9	3.997	3.979	15.906	
34	1 972.2 2 465.2	.00051	.00013	.2501	7884.6	3.998	3.983	15.923	
35		.00041	.00010	.2501	9 8 5 6 . 8	3.998	3.986	15.937	
40	7 523.2	.00013	.00003	.2500	30 088.7	3.999	3.995	15.977	
45 50	22 958.9	.00004	.00001	.2500	91 831.5	4.000	3.998	15.991	
50 5 <i>5</i>	70 064.9	.00001		.2500	280255.7	4.000	3.999	15.997	

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**Compound Interest Factors** 

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	Single Pa	yment		Uniform Pa	yment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	1 152.2	2.850	2.808	8.002	20
21	545.769	.00183	.00064	.3506	1 556.5	2.852	2.819	8.038	21
22	736.789	.00136	.00048	.3505	2 102.3	2.853	2.827	8.067	22
23	994.665	.00101	.00035	.3504	2839.0	2.854	2.834	8.089	23

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**Compound Interest Factors** 

**35%** 

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40%					Interest Factors				40%
	Single Pa	yment		Uniform P	ayment Series		Arithmetic Gradient		
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
1	1.400	.7143	1.0000	1.4000	1.000	0.714	0	0	
2	1.960	.5102	.4167	.8167	2.400	1.224	0.417	0.510	
3	2.744	.3644	.2294	.6294	4.360	1.589	0.780	1.239	
4	3.842	.2603	.1408	.5408	7.104	1.849	1.092	2.020	
5	5.378	.1859	.0914	.4914	10.946	2.035	1.358	2.764	
6	7.530	.1328	.0613	.4613	16.324	2.168	1.581	3.428	
7	10.541	.0949	.0419	.4419	23.853	2.263	1.766	3.997	
8	14.758	.0678	.0291	.4291	34.395	2.331	1.919	4.471	
9	20.661	.0484	.0203	.4203	49.153	2.379	2.042	4.858	
10	28.925	.0346	.0143	.4143	69.814	2.414	2.142	5.170	1
11	40.496	.0247	.0101	.4101	98.739	2.438	2.221	5.417	1
12	56.694	.0176	.00718	.4072	139.235	2.456	2.285	5.611	1
13	79.371	.0126	.00510	.4051	195.929	2.469	2.334	5.762	1
14	111.120	.00900	.00363	.4036	275.300	2.478	2.373	5.879	1
15	155.568	.00643	.00259	.4026	386.420	2.484	2.403	5.969	1
16	217.795	.00459	.00185	.4018	541.988	2.489	2.426	6.038	1
17	304.913	.00328	.00132	.4013	759.783	2.492	2.444	6.090	1
18	426.879	.00234	.00094	.4009	1 064.7	2.494	2.458	6.130	1
19	597.630	.00167	.00067	.4007	1 419.6	2.496	2.468	6.160	1
20	836.682	.00120	.00048	.4005	2 089.2	2.497	2.476	6.183	2
21	1 171.4	.00085	.00034	.4003	2 925.9	2.498	2.482	6.200	2
22	1 639.9	.00061	.00024	.4002	4 097.2	2.498	2.487	6.213	2
23	2 295.9	.00044	.00017	.4002	5 737.1	2.499	2.490	6.222	2
24	3 214.2	.00031	.00012	.4001	8 033.0	2.499	2.493	6.229	2
25	4 499.9	.00022	.00009	.4001	11 247.2	2.499	2.494	6.235	2
26	6 299.8	.00016	.00006	.4001	15 747.1	2.500	2.496	6.239	2
27	8 8 1 9 . 8	.00011	.00005	.4000	22 046.9	2.500	2.497	6.242	2
28	12 347.7	.00008	.00003	.4000	30 866.7	2.500	2.498	6.244	2
29	17 286.7	.00006	.00002	.4000	43 214.3	2.500	2.498	6.245	2
30	24 201.4	.00004	.00002	.4000	60 501.0	2.500	2.499	6.247	3
31	33 882.0	.00003	.00001	.4000	84 702.5	2.500	2.499	6.248	3
32	47 434.8	.00002	.00001	.4000	118 584.4	2.500	2.499	6.248	3
22	(( 100 7	00000	00001	4000	1660102	2.500	2.500	( 240	

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 $66\,408.7$ 

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232 427.9

325 400.0

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	Single Payment			<b>Uniform Payment Series</b>				Arithmetic Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	1 228.2	2.218	2.191	4.861	17
18	802.831	.00125	.00056	.4506	1781.8	2.219	2.200	4.882	18
19	1 164.1	.00086	.00039	.4504	2 584.7	2.220	2.206	4.898	19
20	1 688.0	.00059	.00027	.4503	3 748.8	2.221	2.210	4.909	20
21	2 447.5	.00041	.00018	.4502	5 436.7	2.221	2.214	4.917	21
22	3 548.9	.00028	.00013	.4501	7 884.3	2.222	2.216	4.923	22
23	5 145.9	.00019	.00009	.4501	11 433.2	2.222	2.218	4.927	23
24	7 461.6	.00013	.00006	.4501	16 579.1	2.222	2.219	4.930	24
25	10819.3	.00009	.00004	.4500	24 040.7	2.222	2.220	4.933	25
26	15 688.0	.00006	.00003	.4500	34 860.1	2.222	2.221	4.934	26
27	22747.7	.00004	.00002	.4500	50 548.1	2.222	2.221	4.935	27
28	32 984.1	.00003	.00001	.4500	73 295.8	2.222	2.221	4.936	28
29	47 826.9	.00002	.00001	.4500	106279.9	2.222	2.222	4.937	29
30	69 349.1	.00001	.00001	.4500	154 106.8	2.222	2.222	4.937	30
31	100 556.1	.00001		.4500	223 455.9	2.222	2.222	4.938	31
32	145 806.4	.00001		.4500	324012.0	2.222	2.222	4.938	32
33	211 419.3			.4500	469818.5	2.222	2.222	4.938	33
34	306 558.0			.4500	681 237.8	2.222	2.222	4.938	34
35	444 509.2			.4500	987795.9	2.222	2.222	4.938	35

<b>50%</b>				Compound	Interest Factors				50%
	Single Pa	yment		Uniform F	Payment Series		Arithmeti	ic Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	1 311.7	1.997	1.976	3.945	16
17	985.261	.00101	.00051	.5005	1 968.5	1.998	1.983	3.961	17
18	1 477.9	.00068	.00034	.5003	2 953.8	1.999	1.988	3.973	18
19	2216.8	.00045	.00023	.5002	4 431.7	1.999	1.991	3.981	19
20	3 325.3	.00030	.00015	.5002	6 648.5	1.999	1.994	3.987	20
21	4 987.9	.00020	.00010	.5001	9 973.8	2.000	1.996	3.991	21
22	7 481.8	.00013	.00007	.5001	14 961.7	2.000	1.997	3.994	22
23	11 222.7	.00009	.00004	.5000	22 443.5	2.000	1.998	3.996	23
24	16834.1	.00006	.00003	.5000	33 666.2	2.000	1.999	3.997	24
25	25 25 1.2	.00004	.00002	.5000	50 500.3	2.000	1.999	3.998	25
26	37 876.8	.00003	.00001	.5000	75 751.5	2.000	1.999	3.999	26
27	56815.1	.00002	.00001	.5000	113 628.3	2.000	2.000	3.999	27
28	85 222.7	.00001	.00001	.5000	170 443.4	2.000	2.000	3.999	28
29	127 834.0	.00001		.5000	255 666.1	2.000	2.000	4.000	29
30	191 751.1	.00001		.5000	383 500.1	2.000	2.000	4.000	30
31	287 626.6			.5000	575 251.2	2.000	2.000	4.000	31
22	421 420 0			5000	0.60.077.0	2 000	2 000	4.000	22

.5000

862 877.8

2.000

2.000

4.000

32

**32** 431 439.9

<b>60</b> %				Compound	Interest Factors				60%
	Single Pa	yment		Uniform P	ayment Series		Arithmeti	c Gradient	
n	Compound Amount Factor Find F Given P F/P	Present Worth Factor Find P Given F P/F	Sinking Fund Factor Find A Given F A/F	Capital Recovery Factor Find A Given P A/P	Compound Amount Factor Find F Given A F/A	Present Worth Factor Find P Given A P/A	Gradient Uniform Series Find A Given G A/G	Gradient Present Worth Find P Given G P/G	n
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	1919.9	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	2951.5	.00034	.00020	.6002	4917.5	1.666	1.661	2.767	17
18	4722.4	.00021	.00013	.6001	7 868.9	1.666	1.663	2.771	18
19	7 555.8	.00013	.00008	.6011	12591.3	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	211273.4	1.667	1.666	2.777	25
26	202 824.0			.6000	338038.4	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

**Continuous Compounding—Single Payment Factors** 

	Compound Amount	Present Worth		Compound Amount	Present Worth
	Factor	Factor		Factor	Factor
	ern	e-rn		ern	e-rn
	Find <i>F</i>	Find P		Find <i>F</i>	Find P
	Given P	Find F		Given P	Given F
rn	F/P	P/F	rn	F/P	P/F
.01	1.0101	.9900	.51	1.6653	.6005
.02	1.0202	.9802	.52	1.6820	.5945
.03	1.0305	.9704	.53	1.6989	.5886
.04	1.0408	.9608	.54	1.7160	.5827
.05	1.0513	.9512	.55	1.7333	.5769
.06	1.0618	.9418	.56	1.7507	.5712
.07	1.0725	.9324	.57	1.7683	.5655
.08	1.0833	.9231	.58	1.7860	.5599
.09	1.0942	.9139	.59	1.8040	.5543
.10	1.1052	.9048	.60	1.8221	.5488
.11	1.1163	.8958	.61	1.8404	.5434
.12	1.1275	.8869	.62	1.8589	.5379
.13	1.1388	.8781	.63	1.8776	.5326
.14	1.1503	.8694	.64	1.8965	.5273
.15	1.1618	.8607	.65	1.9155	.5220
.16	1.1735	.8521	.66	1.9348	.5169
.17	1.1853	.8437	.67	1.9542	.5117
.18	1.1972	.8353	.68	1.9739	.5066
.19	1.2092	.8270	.69	1.9937	.5016
.20 .21	1.2214 1.2337	.8187	.70 .71	2.0138 2.0340	.4966 .4916
.22	1.2357	.8106 .8025	.71	2.0544	.4868
.23	1.2586	.7945	.72	2.0751	.4819
.23	1.2712	.7866	.73	2.0751	.4771
.25	1.2840	.7788	.75	2.1170	.4724
.26	1.2969	.7711	.76	2.1383	.4677
.27	1.3100	.7634	.77	2.1598	.4630
.28	1.3231	.7558	.78	2.1815	.4584
.29	1.3364	.7483	.79	2.2034	.4538
.30	1.3499	.7408	.80	2.2255	.4493
.31	1.3634	.7334	.81	2.2479	.4449
.32	1.3771	.7261	.82	2.2705	.4404
.33	1.3910	.7189	.83	2.2933	.4360
.34	1.4049	.7118	.84	2.3164	.4317
.35	1.4191	.7047	.85	2.3396	.4274
.36	1.4333	.6977	.86	2.3632	.4232
.37	1.4477	.6907	.87	2.3869	.4190
.38	1.4623	.6839	.88	2.4109	.4148
.39	1.4770	.6771	.89	2.4351	.4107
.40	1.4918	.6703	.90	2.4596	.4066
.41	1.5068	.6637	.91	2.4843	.4025
.42	1.5220	.6570	.92	2.5093	.3985
.43	1.5373	.6505	.93	2.5345	.3946
.44	1.5527	.6440	.94	2.5600	.3906
.45	1.5683	.6376	.95	2.5857	.3867
.46	1.5841	.6313	.96	2.6117	.3829
.47	1.6000	.6250	.97	2.6379	.3791
.48 .49	1.6161	.6188	.98 .99	2.6645	.3753
.49 .50	1.6323 1.6487	.6126 .6065	1.00	2.6912 2.7183	.3716 .3679