	A	B	C	D	E	F	G	H	I
1	**Future Value Calculations**			**Present Value Calculations**					
2	Present Value	1000.00		Future Value	$1,100.00				
3	Years	1		Years	1				
4	Rate	10%		Rate	10%				
5	Future Value	$1,100.00		Present Value	$1,000.00				
6									
7	**Present Value of an Annuity**			**Future Value of an Annuity**					
8	Payment	100		Payment	5,000.00				
9	Interest Rate	8%		Interest Rate	7.50%				
10	Number of Payments	5		Number of Payments	30				
11	Present Value	-399.27		Future Value	$516,997.01				
12									
13	**Solving for an Annuity Payment**			**Solving for *N* in an Annuity**					
14	Present Value	0.00		Present Value	$0				
15	Future Value	10,000		Future Value	10,000.00				
16	Number of Payments	5		Annual Payment	1,846.27				
17	Interest Rate	4.00%		Annual Rate	4.00%				
18	Annual Payment Amount	-$1,846.27		Number of Years	5.00				
19									
20	**Solving for *i* in an Annuity**			**Retirement Worksheet**					
21	Present Value	-10,500		Annual Retirement Income Need	125,000				
22	Future Value	0		Years until Retirement	30				
23	Annual Payment	1,500		Years in Retirement	35				
24	Number of Years	10		Rate of Return before Retirement	8.00%				
25	Annual Rate	7.07%		Rate of Return during Retirement	6.00%				
26				Savings Required at Retirement	$1,812,280.80				
27	**Uneven Cash Flow Streams**			Investment Required Today	$180,099.63				
28	Year	Cash Flow		Annual Investment Required	$15,997.79				
29	1	1,000							
30	2	2,000		**Nonannual Compounding Worksheet**					
31	3	3,000		Initial Investment	1,000.00				
32	4	4,000		Simple Rate of Interest	10.00%				
33	5	5,000		Term of Investment (Years)	1				
34	Interest Rate	11.00%		**First National Bank**					
35	Present Value	$10,319.90		Periods per Year	1				
36	Future Value	$17,389.63		Future Value	$1,100.00				
37				**Second National Bank**					
38	**Uneven Cash Flow Streams**			Periods per Year	2				
39	Year	Cash Flow		Future Value	$1,102.50				
40	0	(10,319.90)		**Third National Bank**					
41	1	1000		Periods per Year	12				
42	2	2000		Future Value	$1,104.71				
43	3	3000							
44	4	4000							
45	5	5000							
46	Yield	11.00%							
47									
48	**Nonannual Compounding Periods**								
49	Present Value	1,000							
50	Annual Rate	10.00%							
51	Years	1							
52	**Frequency**	**Periods/Year**	**FV**						
53	Annual	1	$1,100.00						
54	Semiannual	2	$1,102.50						
55	Quarterly	4	$1,103.81						
56	Bi-monthly	6	$1,104.26						
57	Monthly	12	$1,104.71						
58	Bi-weekly	26	$1,104.96						
59	Weekly	52	$1,105.06						
60	Daily	365	$1,105.16						
61	Continuous	Infinite	$1,105.17						
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