

<i>Name</i>	<i>Formula</i>	<i>Variables</i>
Simple interest	$I = Prt$	P = principal r = interest rate t = time in years
Compound interest	$A = P \left(1 + \frac{r}{n} \right)^{nt}$	P = principal r = rate n = compoundings t = years
Effective rate	$\left(1 + \frac{r}{n} \right)^n - 1$	r = interest rate n = compoundings
Amortized loan payment	$R = \frac{Pi}{1 - (1 + i)^{-n}}$	P = amount borrowed i = interest rate per period n = number of payments
Remaining balance	$B = R \left[\frac{1 - (1 + i)^{-(n-x)}}{i} \right]$	R = regular payment i = interest rate per period n = number of payments x = number of payments already made

Quick Guide To Financial Formulas For 1 2 3 Users

Arthur James Wells



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