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Simple Interest
 Interest, P = principal, A = amount, t = time in yrs, r = annual interest rate in decimal
 $I = Prt$, $A = P + Prt$

Compound Interest
 $(1 + r/n)^n$ rate per compounding period, n = compounding periods per yr, r = annual interest rate
 APY or r_c = effective rate or annual percentage yield
 $A = P(1 + r/n)^n$, $P = \frac{A}{(1 + r/n)^n}$, $APY = (1 + r/n)^n - 1$

Continuous Compounding, $A = Pe^{rt}$

Future Value of an Ordinary Annuity and Sinking Fund
 $FF = PMT \frac{(1 + i)^n - 1}{i}$, $PMT = FF \frac{i}{(1 + i)^n - 1}$

Present Value of an Ordinary Annuity and Amortization
 $PV = PMT \frac{1 - (1 + i)^{-n}}{i}$, $PMT = PV \frac{i}{1 - (1 + i)^{-n}}$

**Spreadsheets
 Calculating Compound Interest**

Using the following equation, create a spreadsheet that calculates compounding interest growth, and compound interest growth with an annual contribution. Test your spreadsheet with the example given for both. Print out the spreadsheet showing formulas. Put your name and hour in a header.

Calculating Compound Interest Growth

$A = P(1+i)^n$

A = Amount at the end of n years
 P = Principal (the starting amount)
 i = interest rate
 n = number of years

Example
 If you invest \$10,000 at 5% interest, how much would you have earned after 20 years?

	A	B
1	Calculating Compound Interest Growth	
2		
3	Amount	\$ 20,322.36
4	P (Principal)	\$ 10,000.00
5	i (interest)	5%
6	n (Number of years)	20

Calculating Compound Interest Growth with an Annual Contribution

$A = P(1+i)^n + C \frac{(1+i)^n - 1}{i}$

A = Amount at the end of n years
 P = Principal (the starting amount)
 i = interest rate
 n = number of years
 C = Contribution (amount added to the account each year)

	A	B
10	Calculating Compound Interest Growth with Annual Contribution	
11		
12	Amount	\$ 93,664.91
13	P (Principal)	\$ 10,000.00
14	i (interest)	5%
15	n (Number of years)	20
16	C (Annual contribution)	2,000.00

Why do the Pilgrims Love April Showers?

Solve each equation below using the compound interest formula: $A = P(1+r)^n$. Locate the solution beneath equations in the boxes below, and cross them out. When you have solved all equations, print the remaining letters in the spaces at the bottom of the page.

- For problems 1-5, determine the ending balance.
- Larissa borrowed \$15,975 for 42 months at 5.75% interest compounded annually
 - Janet invested \$38,540 in a 2-year CD that earned 7.8% interest compounded annually
 - Jonathan borrowed \$12,860 for 15 years at 3.5% interest compounded annually
 - Ronald invested \$68,250 for 96 months and earned 6.2% interest compounded annually
 - Scott held a \$27,385 investment for 7 years and 3 months that earned 5% interest compounded annually
- For problems 6-10, determine the amount of compound interest earned.
- Ivan invested \$4,875 for 3 years earning 8.5% compounded annually
 - Marcus borrowed \$23,525 for 66 months and paid 4% interest compounded annually
 - Samantha borrowed \$58,530 for 120 months and paid 6.25% compounded annually
 - Loraine invested \$44,250 in a 5-year CD earning 3.3% compounded annually
 - Charles borrowed \$11,799 for 18 months with an interest rate of 13.5% compounded annually
- For problem 11: Determine the difference that each will pay in interest over the life of their respective loans.
- Jeremiah is borrowing \$23,405 for 5 years with 6% interest compounded annually. Lorenza borrows \$18,795 for 7 years at 3.5% interest compounded annually



THE \$7,781.67	BEJ \$7,284.75	YUJ \$2,825.74	AUS \$44,552.24	KED \$21,544.99
ETH \$1,243.13	EYB \$7,515.75	THA \$6,840.25	RIN \$36,581.25	ASH \$19,427.74
ING \$48,786.85	GMA \$19,611.50	IMW \$2,468.21	YFL \$19,189.97	ATE \$39,006.34
OWE \$2,389.30	RPU \$110,271.17	RSI \$6,145.91	DDL \$44,786.72	ESI 1,351.78

I'll lend you 800kr, but then you pay me back that amount and also 80kr for every year until you return the money.	I'll lend you 800kr, but then you pay me back the 800kr plus 10 percent on however much you owe me at the end of every year until you return the money.
I'll lend you 800kr over 5 years, but then you pay me back 1200kr total.	I'll lend you 800kr over 5 years, but then you pay me back 1289kr total.
I'll lend you 800kr over 10 years, but then you pay me back 160kr each year.	I'll lend you 800kr over 10 years, but then you pay me back 207kr each year.
I'll lend you 800kr, but then you pay me back that amount and also 10% of 800kr for every year until you return the money.	I'll lend you 800kr, but then you pay me back that amount and also some number of kronors depending on how many years it's been since you borrowed the money.
At the end of your loan period of n years, you'll owe me $800 + 800 \cdot 0.10 \cdot n$ kr	At the end of your loan period of n years, you'll owe me $800 \cdot 1.10^n$ kr
Arithmetic sequence	Geometric sequence
Common difference is 80	Common ratio is 1.10
Linear graph	Graph curves upwards becoming steeper for every year

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