

APPENDIX B

Compound Interest
Tables

Values of Interest Factors When *N* Equals Infinity

Single Payment:	Uniform Payment Series:
$(F/P, i, \infty) = \infty$	$(A/F, i, \infty) = 0$
$(P/F, i, \infty) = 0$	$(A/P, i, \infty) = i$
Arithmetic Gradient Series:	$(F/A, i, \infty) = \infty$
$(A/G, i, \infty) = 1/i$	$(P/A, i, \infty) = 1/i$
$(P/G, i, \infty) = 1/i^2$	

560 COMPOUND INTEREST TABLES

1/4%		Compound Interest Factors							1/4%	
n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n	
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth		
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>		
1	1.003	.9975	1.0000	1.0025	1.000	0.998	0	0	1	
2	1.005	.9950	.4994	.5019	2.003	1.993	0.504	1.005	2	
3	1.008	.9925	.3325	.3350	3.008	2.985	1.005	2.999	3	
4	1.010	.9901	.2491	.2516	4.015	3.975	1.501	5.966	4	
5	1.013	.9876	.1990	.2015	5.025	4.963	1.998	9.916	5	
6	1.015	.9851	.1656	.1681	6.038	5.948	2.498	14.861	6	
7	1.018	.9827	.1418	.1443	7.053	6.931	2.995	20.755	7	
8	1.020	.9802	.1239	.1264	8.070	7.911	3.490	27.611	8	
9	1.023	.9778	.1100	.1125	9.091	8.889	3.987	35.440	9	
10	1.025	.9753	.0989	.1014	10.113	9.864	4.483	44.216	10	
11	1.028	.9729	.0898	.0923	11.139	10.837	4.978	53.950	11	
12	1.030	.9705	.0822	.0847	12.167	11.807	5.474	64.634	12	
13	1.033	.9681	.0758	.0783	13.197	12.775	5.968	76.244	13	
14	1.036	.9656	.0703	.0728	14.230	13.741	6.464	88.826	14	
15	1.038	.9632	.0655	.0680	15.266	14.704	6.957	102.301	15	
16	1.041	.9608	.0613	.0638	16.304	15.665	7.451	116.716	16	
17	1.043	.9584	.0577	.0602	17.344	16.624	7.944	132.063	17	
18	1.046	.9561	.0544	.0569	18.388	17.580	8.437	148.319	18	
19	1.049	.9537	.0515	.0540	19.434	18.533	8.929	165.492	19	
20	1.051	.9513	.0488	.0513	20.482	19.485	9.421	183.559	20	
21	1.054	.9489	.0464	.0489	21.534	20.434	9.912	202.531	21	
22	1.056	.9465	.0443	.0468	22.587	21.380	10.404	222.435	22	
23	1.059	.9442	.0423	.0448	23.644	22.324	10.894	243.212	23	
24	1.062	.9418	.0405	.0430	24.703	23.266	11.384	264.854	24	
25	1.064	.9395	.0388	.0413	25.765	24.206	11.874	287.407	25	
26	1.067	.9371	.0373	.0398	26.829	25.143	12.363	310.848	26	
27	1.070	.9348	.0358	.0383	27.896	26.078	12.852	335.150	27	
28	1.072	.9325	.0345	.0370	28.966	27.010	13.341	360.343	28	
29	1.075	.9301	.0333	.0358	30.038	27.940	13.828	386.366	29	
30	1.078	.9278	.0321	.0346	31.114	28.868	14.317	413.302	30	
36	1.094	.9140	.0266	.0291	37.621	34.387	17.234	592.632	36	
40	1.105	.9049	.0238	.0263	42.014	38.020	19.171	728.882	40	
48	1.127	.8871	.0196	.0221	50.932	45.179	23.025	1 040.22	48	
50	1.133	.8826	.0188	.0213	53.189	46.947	23.984	1 125.96	50	
52	1.139	.8782	.0180	.0205	55.458	48.705	24.941	1 214.76	52	
60	1.162	.8609	.0155	.0180	64.647	55.653	28.755	1 600.31	60	
70	1.191	.8396	.0131	.0156	76.395	64.144	33.485	2 147.87	70	
72	1.197	.8355	.0127	.0152	78.780	65.817	34.426	2 265.81	72	
80	1.221	.8189	.0113	.0138	88.440	72.427	38.173	2 764.74	80	
84	1.233	.8108	.0107	.0132	93.343	75.682	40.037	3 030.06	84	
90	1.252	.7987	.00992	.0124	100.789	80.504	42.820	3 447.19	90	
96	1.271	.7869	.00923	.0117	108.349	85.255	45.588	3 886.62	96	
100	1.284	.7790	.00881	.0113	113.451	88.383	47.425	4 191.60	100	
104	1.297	.7713	.00843	.0109	118.605	91.480	49.256	4 505.93	104	
120	1.349	.7411	.00716	.00966	139.743	103.563	56.512	5 852.52	120	
240	1.821	.5492	.00305	.00555	328.306	180.312	107.590	19 399.75	240	
360	2.457	.4070	.00172	.00422	582.745	237.191	152.894	36 264.96	360	
480	3.315	.3016	.00108	.00358	926.074	279.343	192.673	53 821.93	480	

$1/2\%$		Compound Interest Factors						$1/2\%$	
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	
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	2
3	1.015	.9851	.3317	.3367	3.015	2.970	0.996	2.959	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	1.046	.9561	.1089	.1139	9.182	8.779	3.967	34.825	9
10	1.051	.9513	.0978	.1028	10.228	9.730	4.459	43.389	10
11	1.056	.9466	.0887	.0937	11.279	10.677	4.950	52.855	11
12	1.062	.9419	.0811	.0861	12.336	11.619	5.441	63.218	12
13	1.067	.9372	.0746	.0796	13.397	12.556	5.931	74.465	13
14	1.072	.9326	.0691	.0741	14.464	13.489	6.419	86.590	14
15	1.078	.9279	.0644	.0694	15.537	14.417	6.907	99.574	15
16	1.083	.9233	.0602	.0652	16.614	15.340	7.394	113.427	16
17	1.088	.9187	.0565	.0615	17.697	16.259	7.880	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	.0431	.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	1.680	.5953	.00735	.0124	135.970	80.942	47.025	3 806.29	104
120	1.819	.5496	.00610	.0111	163.880	90.074	53.551	4 823.52	120
240	3.310	.3021	.00216	.00716	462.041	139.581	96.113	13 415.56	240
360	6.023	.1660	.00100	.00600	1 004.5	166.792	128.324	21 403.32	360
480	10.957	.0913	.00050	.00550	1 991.5	181.748	151.795	27 588.37	480

562 COMPOUND INTEREST TABLES

$\frac{3}{4}\%$		Compound Interest Factors							$\frac{3}{4}\%$	
n	Single Payment		Uniform Payment Series				Arithmetic Gradient			n
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth		
	Find F Given P F/P	Find P Given F P/F	Find A Given F A/F	Find A Given P A/P	Find F Given A F/A	Find P Given A P/A	Find A Given G A/G	Find P Given G P/G		
1	1.008	.9926	1.0000	1.0075	1.000	0.993	0	0	1	
2	1.015	.9852	.4981	.5056	2.008	1.978	0.499	0.987	2	
3	1.023	.9778	.3308	.3383	3.023	2.956	0.996	2.943	3	
4	1.030	.9706	.2472	.2547	4.045	3.926	1.492	5.857	4	
5	1.038	.9633	.1970	.2045	5.076	4.889	1.986	9.712	5	
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	.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	11.422	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	1.119	.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	.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	.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	.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	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	1 708.68	70	
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	2 132.23	80	
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	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	
480	36.111	.0277	.00021	.00771	4 681.5	129.641	119.662	15 513.16	480	

1% Compound Interest Factors 1%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i>	Find <i>P</i> Given <i>F</i>	Find <i>A</i> Given <i>F</i>	Find <i>A</i> Given <i>P</i>	Find <i>F</i> Given <i>A</i>	Find <i>P</i> Given <i>A</i>	Find <i>A</i> Given <i>G</i>	Find <i>P</i> Given <i>G</i>	
	<i>F/P</i>	<i>P/F</i>	<i>A/F</i>	<i>A/P</i>	<i>F/A</i>	<i>P/A</i>	<i>A/G</i>	<i>P/G</i>	
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	2
3	1.030	.9706	.3300	.3400	3.030	2.941	0.993	2.921	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	1 879.87	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	2 752.17	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
480	118.648	.00843	.00008	.0101	11 764.8	99.157	95.920	9 511.15	480

564 COMPOUND INTEREST TABLES

1 1/4%		Compound Interest Factors							1 1/4%	
Single Payment			Uniform Payment Series				Arithmetic Gradient			
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth		
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	<i>n</i>	
1	1.013	.9877	1.0000	1.0125	1.000	0.988	0	0	1	
2	1.025	.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	2 355.90	104	
120	4.440	.2252	.00363	.0161	275.220	61.983	45.119	2 796.59	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	

1 1/2%		Compound Interest Factors							1 1/2%	
Single Payment			Uniform Payment Series				Arithmetic Gradient			
n	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	n	
	Find F Given P F/P	Find P Given F P/F	Find A Given F A/F	Find A Given P A/P	Find F Given A F/A	Find P Given A P/A	Find A Given G A/G	Find P Given G P/G		
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	1.232	.8118	.0647	.0797	15.450	12.543	6.258	78.496	14	
15	1.250	.7999	.0599	.0749	16.682	13.343	6.722	89.694	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	1.307	.7649	.0488	.0638	20.489	15.673	8.100	126.940	18	
19	1.327	.7536	.0459	.0609	21.797	16.426	8.554	140.505	19	
20	1.347	.7425	.0432	.0582	23.124	17.169	9.005	154.611	20	
21	1.367	.7315	.0409	.0559	24.470	17.900	9.455	169.241	21	
22	1.388	.7207	.0387	.0537	25.837	18.621	9.902	184.375	22	
23	1.408	.7100	.0367	.0517	27.225	19.331	10.346	199.996	23	
24	1.430	.6995	.0349	.0499	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	.0453	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	1 709.53	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	2 359.69	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	4 310.71	360	
480	1 269.7	.00079	.00001	.0150	84 577.8	66.614	66.288	4 415.74	480	

566 COMPOUND INTEREST TABLES

Compound Interest Factors									
Single Payment		Uniform Payment 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	1.018	.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	1.253	.7981	.0692	.0867	14.457	11.538	5.758	66.428	13
14	1.275	.7844	.0637	.0812	15.710	12.322	6.219	76.625	14
15	1.297	.7709	.0589	.0764	16.985	13.093	6.677	87.417	15
16	1.320	.7576	.0547	.0722	18.282	13.851	7.132	98.782	16
17	1.343	.7446	.0510	.0685	19.602	14.595	7.584	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	2.381	.4200	.0127	.0302	78.903	33.141	20.932	693.708	50
52	2.465	.4057	.0119	.0294	83.706	33.960	21.644	735.039	52
60	2.832	.3531	.00955	.0271	104.676	36.964	24.389	901.503	60
70	3.368	.2969	.00739	.0249	135.331	40.178	27.586	1 108.34	70
72	3.487	.2868	.00704	.0245	142.127	40.757	28.195	1 149.12	72
80	4.006	.2496	.00582	.0233	171.795	42.880	30.533	1 309.25	80
84	4.294	.2329	.00531	.0228	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	.00408	.0216	245.039	46.337	34.756	1 610.48	96
100	5.668	.1764	.00375	.0212	266.753	47.062	35.721	1 681.09	100
104	6.075	.1646	.00345	.0209	290.028	47.737	36.652	1 749.68	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	3 219.08	360
480	4 135.5	.00024		.0175	236 259.0	57.129	57.027	3 257.88	480

2% Compound Interest Factors 2%									
n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find F Given P	Find P Given F	Find A Given F	Find A Given P	Find F Given A	Find P Given A	Find A Given G	Find P Given G	
	F/P	P/F	A/F	A/P	F/A	P/A	A/G	P/G	
1	1.020	.9804	1.0000	1.0200	1.000	0.980	0	0	1
2	1.040	.9612	.4951	.5151	2.020	1.942	0.495	0.961	2
3	1.061	.9423	.3268	.3468	3.060	2.884	0.987	2.846	3
4	1.082	.9238	.2426	.2626	4.122	3.808	1.475	5.617	4
5	1.104	.9057	.1922	.2122	5.204	4.713	1.960	9.240	5
6	1.126	.8880	.1585	.1785	6.308	5.601	2.442	13.679	6
7	1.149	.8706	.1345	.1545	7.434	6.472	2.921	18.903	7
8	1.172	.8535	.1165	.1365	8.583	7.325	3.396	24.877	8
9	1.195	.8368	.1025	.1225	9.755	8.162	3.868	31.571	9
10	1.219	.8203	.0913	.1113	10.950	8.983	4.337	38.954	10
11	1.243	.8043	.0822	.1022	12.169	9.787	4.802	46.996	11
12	1.268	.7885	.0746	.0946	13.412	10.575	5.264	55.669	12
13	1.294	.7730	.0681	.0881	14.680	11.348	5.723	64.946	13
14	1.319	.7579	.0626	.0826	15.974	12.106	6.178	74.798	14
15	1.346	.7430	.0578	.0778	17.293	12.849	6.631	85.200	15
16	1.373	.7284	.0537	.0737	18.639	13.578	7.080	96.127	16
17	1.400	.7142	.0500	.0700	20.012	14.292	7.526	107.553	17
18	1.428	.7002	.0467	.0667	21.412	14.992	7.968	119.456	18
19	1.457	.6864	.0438	.0638	22.840	15.678	8.407	131.812	19
20	1.486	.6730	.0412	.0612	24.297	16.351	8.843	144.598	20
21	1.516	.6598	.0388	.0588	25.783	17.011	9.276	157.793	21
22	1.546	.6468	.0366	.0566	27.299	17.658	9.705	171.377	22
23	1.577	.6342	.0347	.0547	28.845	18.292	10.132	185.328	23
24	1.608	.6217	.0329	.0529	30.422	18.914	10.555	199.628	24
25	1.641	.6095	.0312	.0512	32.030	19.523	10.974	214.256	25
26	1.673	.5976	.0297	.0497	33.671	20.121	11.391	229.196	26
27	1.707	.5859	.0283	.0483	35.344	20.707	11.804	244.428	27
28	1.741	.5744	.0270	.0470	37.051	21.281	12.214	259.936	28
29	1.776	.5631	.0258	.0458	38.792	21.844	12.621	275.703	29
30	1.811	.5521	.0247	.0447	40.568	22.396	13.025	291.713	30
36	2.040	.4902	.0192	.0392	51.994	25.489	15.381	392.036	36
40	2.208	.4529	.0166	.0366	60.402	27.355	16.888	461.989	40
48	2.587	.3865	.0126	.0326	79.353	30.673	19.755	605.961	48
50	2.692	.3715	.0118	.0318	84.579	31.424	20.442	642.355	50
52	2.800	.3571	.0111	.0311	90.016	32.145	21.116	678.779	52
60	3.281	.3048	.00877	.0288	114.051	34.761	23.696	823.692	60
70	4.000	.2500	.00667	.0267	149.977	37.499	26.663	999.829	70
72	4.161	.2403	.00633	.0263	158.056	37.984	27.223	1 034.050	72
80	4.875	.2051	.00516	.0252	193.771	39.744	29.357	1 166.781	80
84	5.277	.1895	.00468	.0247	213.865	40.525	30.361	1 230.413	84
90	5.943	.1683	.00405	.0240	247.155	41.587	31.793	1 322.164	90
96	6.693	.1494	.00351	.0235	284.645	42.529	33.137	1 409.291	96
100	7.245	.1380	.00320	.0232	312.230	43.098	33.986	1 464.747	100
104	7.842	.1275	.00292	.0229	342.090	43.624	34.799	1 518.082	104
120	10.765	.0929	.00205	.0220	488.255	45.355	37.711	1 710.411	120
240	115.887	.00863	.00017	.0202	5 744.4	49.569	47.911	2 374.878	240
360	1 247.5	.00080	.00002	.0200	62 326.8	49.960	49.711	2 483.567	360
480	13 429.8	.00007		.0200	671 442.0	49.996	49.964	2 498.027	480

568 COMPOUND INTEREST TABLES

2 1/2%

Compound Interest Factors

2 1/2%

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find F Given P	Find P Given F	Find A Given F	Find A Given P	Find F Given A	Find P Given A	Find A Given G	Find P Given G	
	F/P	P/F	A/F	A/P	F/A	P/A	A/G	P/G	
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	1.218	.8207	.1145	.1395	8.736	7.170	3.370	24.166	8
9	1.249	.8007	.1005	.1255	9.955	7.971	3.835	30.572	9
10	1.280	.7812	.0893	.1143	11.203	8.752	4.296	37.603	10
11	1.312	.7621	.0801	.1051	12.483	9.514	4.753	45.224	11
12	1.345	.7436	.0725	.0975	13.796	10.258	5.206	53.403	12
13	1.379	.7254	.0660	.0910	15.140	10.983	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	21.849	13.417	293.140	32
33	2.259	.4427	.0199	.0449	50.354	22.292	13.786	307.306	33
34	2.315	.4319	.0190	.0440	52.613	22.724	14.151	321.559	34
35	2.373	.4214	.0182	.0432	54.928	23.145	14.512	335.886	35
40	2.685	.3724	.0148	.0398	67.402	25.103	16.262	408.221	40
45	3.038	.3292	.0123	.0373	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

3% Compound Interest Factors 3%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i>	Find <i>P</i> Given <i>F</i>	Find <i>A</i> Given <i>F</i>	Find <i>A</i> Given <i>P</i>	Find <i>F</i> Given <i>A</i>	Find <i>P</i> Given <i>A</i>	Find <i>A</i> Given <i>G</i>	Find <i>P</i> Given <i>G</i>	
	<i>F/P</i>	<i>P/F</i>	<i>A/F</i>	<i>A/P</i>	<i>F/A</i>	<i>P/A</i>	<i>A/G</i>	<i>P/G</i>	
1	1.030	.9709	1.0000	1.0300	1.000	0.971	0	0	1
2	1.061	.9426	.4926	.5226	2.030	1.913	0.493	0.943	2
3	1.093	.9151	.3235	.3535	3.091	2.829	0.980	2.773	3
4	1.126	.8885	.2390	.2690	4.184	3.717	1.463	5.438	4
5	1.159	.8626	.1884	.2184	5.309	4.580	1.941	8.889	5
6	1.194	.8375	.1546	.1846	6.468	5.417	2.414	13.076	6
7	1.230	.8131	.1305	.1605	7.662	6.230	2.882	17.955	7
8	1.267	.7894	.1125	.1425	8.892	7.020	3.345	23.481	8
9	1.305	.7664	.0984	.1284	10.159	7.786	3.803	29.612	9
10	1.344	.7441	.0872	.1172	11.464	8.530	4.256	36.309	10
11	1.384	.7224	.0781	.1081	12.808	9.253	4.705	43.533	11
12	1.426	.7014	.0705	.1005	14.192	9.954	5.148	51.248	12
13	1.469	.6810	.0640	.0940	15.618	10.635	5.587	59.419	13
14	1.513	.6611	.0585	.0885	17.086	11.296	6.021	68.014	14
15	1.558	.6419	.0538	.0838	18.599	11.938	6.450	77.000	15
16	1.605	.6232	.0496	.0796	20.157	12.561	6.874	86.348	16
17	1.653	.6050	.0460	.0760	21.762	13.166	7.294	96.028	17
18	1.702	.5874	.0427	.0727	23.414	13.754	7.708	106.014	18
19	1.754	.5703	.0398	.0698	25.117	14.324	8.118	116.279	19
20	1.806	.5537	.0372	.0672	26.870	14.877	8.523	126.799	20
21	1.860	.5375	.0349	.0649	28.676	15.415	8.923	137.549	21
22	1.916	.5219	.0327	.0627	30.537	15.937	9.319	148.509	22
23	1.974	.5067	.0308	.0608	32.453	16.444	9.709	159.656	23
24	2.033	.4919	.0290	.0590	34.426	16.936	10.095	170.971	24
25	2.094	.4776	.0274	.0574	36.459	17.413	10.477	182.433	25
26	2.157	.4637	.0259	.0559	38.553	17.877	10.853	194.026	26
27	2.221	.4502	.0246	.0546	40.710	18.327	11.226	205.731	27
28	2.288	.4371	.0233	.0533	42.931	18.764	11.593	217.532	28
29	2.357	.4243	.0221	.0521	45.219	19.188	11.956	229.413	29
30	2.427	.4120	.0210	.0510	47.575	19.600	12.314	241.361	30
31	2.500	.4000	.0200	.0500	50.003	20.000	12.668	253.361	31
32	2.575	.3883	.0190	.0490	52.503	20.389	13.017	265.399	32
33	2.652	.3770	.0182	.0482	55.078	20.766	13.362	277.464	33
34	2.732	.3660	.0173	.0473	57.730	21.132	13.702	289.544	34
35	2.814	.3554	.0165	.0465	60.462	21.487	14.037	301.627	35
40	3.262	.3066	.0133	.0433	75.401	23.115	15.650	361.750	40
45	3.782	.2644	.0108	.0408	92.720	24.519	17.156	420.632	45
50	4.384	.2281	.00887	.0389	112.797	25.730	18.558	477.480	50
55	5.082	.1968	.00735	.0373	136.072	26.774	19.860	531.741	55
60	5.892	.1697	.00613	.0361	163.053	27.676	21.067	583.052	60
65	6.830	.1464	.00515	.0351	194.333	28.453	22.184	631.201	65
70	7.918	.1263	.00434	.0343	230.594	29.123	23.215	676.087	70
75	9.179	.1089	.00367	.0337	272.631	29.702	24.163	717.698	75
80	10.641	.0940	.00311	.0331	321.363	30.201	25.035	756.086	80
85	12.336	.0811	.00265	.0326	377.857	30.631	25.835	791.353	85
90	14.300	.0699	.00226	.0323	443.349	31.002	26.567	823.630	90
95	16.578	.0603	.00193	.0319	519.272	31.323	27.235	853.074	95
100	19.219	.0520	.00165	.0316	607.287	31.599	27.844	879.854	100

570 COMPOUND INTEREST TABLES

3 1/2%

Compound Interest Factors

3 1/2%

n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find F Given P	Find P Given F	Find A Given F	Find A Given P	Find F Given A	Find P Given A	Find A Given G	Find P Given G	
	F/P	P/F	A/F	A/P	F/A	P/A	A/G	P/G	
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	1.363	.7337	.0964	.1314	10.368	7.608	3.771	28.688	9
10	1.411	.7089	.0852	.1202	11.731	8.317	4.217	35.069	10
11	1.460	.6849	.0761	.1111	13.142	9.002	4.657	41.918	11
12	1.511	.6618	.0685	.1035	14.602	9.663	5.091	49.198	12
13	1.564	.6394	.0621	.0971	16.113	10.303	5.520	56.871	13
14	1.619	.6178	.0566	.0916	17.677	10.921	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	3.007	.3326	.0174	.0524	57.334	19.069	12.625	240.742	32
33	3.112	.3213	.0166	.0516	60.341	19.390	12.946	251.025	33
34	3.221	.3105	.0158	.0508	63.453	19.701	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	.2127	.00945	.0445	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

4% Compound Interest Factors 4%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i>	Find <i>P</i> Given <i>F</i>	Find <i>A</i> Given <i>F</i>	Find <i>A</i> Given <i>P</i>	Find <i>F</i> Given <i>A</i>	Find <i>P</i> Given <i>A</i>	Find <i>A</i> Given <i>G</i>	Find <i>P</i> Given <i>G</i>	
	<i>F/P</i>	<i>P/F</i>	<i>A/F</i>	<i>A/P</i>	<i>F/A</i>	<i>P/A</i>	<i>A/G</i>	<i>P/G</i>	
1	1.040	.9615	1.0000	1.0400	1.000	0.962	0	0	1
2	1.082	.9246	.4902	.5302	2.040	1.886	0.490	0.925	2
3	1.125	.8890	.3203	.3603	3.122	2.775	0.974	2.702	3
4	1.170	.8548	.2355	.2755	4.246	3.630	1.451	5.267	4
5	1.217	.8219	.1846	.2246	5.416	4.452	1.922	8.555	5
6	1.265	.7903	.1508	.1908	6.633	5.242	2.386	12.506	6
7	1.316	.7599	.1266	.1666	7.898	6.002	2.843	17.066	7
8	1.369	.7307	.1085	.1485	9.214	6.733	3.294	22.180	8
9	1.423	.7026	.0945	.1345	10.583	7.435	3.739	27.801	9
10	1.480	.6756	.0833	.1233	12.006	8.111	4.177	33.881	10
11	1.539	.6496	.0741	.1141	13.486	8.760	4.609	40.377	11
12	1.601	.6246	.0666	.1066	15.026	9.385	5.034	47.248	12
13	1.665	.6006	.0601	.1001	16.627	9.986	5.453	54.454	13
14	1.732	.5775	.0547	.0947	18.292	10.563	5.866	61.962	14
15	1.801	.5553	.0499	.0899	20.024	11.118	6.272	69.735	15
16	1.873	.5339	.0458	.0858	21.825	11.652	6.672	77.744	16
17	1.948	.5134	.0422	.0822	23.697	12.166	7.066	85.958	17
18	2.026	.4936	.0390	.0790	25.645	12.659	7.453	94.350	18
19	2.107	.4746	.0361	.0761	27.671	13.134	7.834	102.893	19
20	2.191	.4564	.0336	.0736	29.778	13.590	8.209	111.564	20
21	2.279	.4388	.0313	.0713	31.969	14.029	8.578	120.341	21
22	2.370	.4220	.0292	.0692	34.248	14.451	8.941	129.202	22
23	2.465	.4057	.0273	.0673	36.618	14.857	9.297	138.128	23
24	2.563	.3901	.0256	.0656	39.083	15.247	9.648	147.101	24
25	2.666	.3751	.0240	.0640	41.646	15.622	9.993	156.104	25
26	2.772	.3607	.0226	.0626	44.312	15.983	10.331	165.121	26
27	2.883	.3468	.0212	.0612	47.084	16.330	10.664	174.138	27
28	2.999	.3335	.0200	.0600	49.968	16.663	10.991	183.142	28
29	3.119	.3207	.0189	.0589	52.966	16.984	11.312	192.120	29
30	3.243	.3083	.0178	.0578	56.085	17.292	11.627	201.062	30
31	3.373	.2965	.0169	.0569	59.328	17.588	11.937	209.955	31
32	3.508	.2851	.0159	.0559	62.701	17.874	12.241	218.792	32
33	3.648	.2741	.0151	.0551	66.209	18.148	12.540	227.563	33
34	3.794	.2636	.0143	.0543	69.858	18.411	12.832	236.260	34
35	3.946	.2534	.0136	.0536	73.652	18.665	13.120	244.876	35
40	4.801	.2083	.0105	.0505	95.025	19.793	14.476	286.530	40
45	5.841	.1712	.00826	.0483	121.029	20.720	15.705	325.402	45
50	7.107	.1407	.00655	.0466	152.667	21.482	16.812	361.163	50
55	8.646	.1157	.00523	.0452	191.159	22.109	17.807	393.689	55
60	10.520	.0951	.00420	.0442	237.990	22.623	18.697	422.996	60
65	12.799	.0781	.00339	.0434	294.968	23.047	19.491	449.201	65
70	15.572	.0642	.00275	.0427	364.290	23.395	20.196	472.479	70
75	18.945	.0528	.00223	.0422	448.630	23.680	20.821	493.041	75
80	23.050	.0434	.00181	.0418	551.244	23.915	21.372	511.116	80
85	28.044	.0357	.00148	.0415	676.089	24.109	21.857	526.938	85
90	34.119	.0293	.00121	.0412	827.981	24.267	22.283	540.737	90
95	41.511	.0241	.00099	.0410	1 012.8	24.398	22.655	552.730	95
100	50.505	.0198	.00081	.0408	1 237.6	24.505	22.980	563.125	100

572 COMPOUND INTEREST TABLES

4 1/2%		Compound Interest Factors							4 1/2%	
n	Single Payment		Uniform Payment Series				Arithmetic Gradient			n
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth		
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>		
1	1.045	.9569	1.0000	1.0450	1.000	0.957	0	0	1	
2	1.092	.9157	.4890	.5340	2.045	1.873	0.489	0.916	2	
3	1.141	.8763	.3188	.3638	3.137	2.749	0.971	2.668	3	
4	1.193	.8386	.2337	.2787	4.278	3.588	1.445	5.184	4	
5	1.246	.8025	.1828	.2278	5.471	4.390	1.912	8.394	5	
6	1.302	.7679	.1489	.1939	6.717	5.158	2.372	12.233	6	
7	1.361	.7348	.1247	.1697	8.019	5.893	2.824	16.642	7	
8	1.422	.7032	.1066	.1516	9.380	6.596	3.269	21.564	8	
9	1.486	.6729	.0926	.1376	10.802	7.269	3.707	26.948	9	
10	1.553	.6439	.0814	.1264	12.288	7.913	4.138	32.743	10	
11	1.623	.6162	.0722	.1172	13.841	8.529	4.562	38.905	11	
12	1.696	.5897	.0647	.1097	15.464	9.119	4.978	45.391	12	
13	1.772	.5643	.0583	.1033	17.160	9.683	5.387	52.163	13	
14	1.852	.5400	.0528	.0978	18.932	10.223	5.789	59.182	14	
15	1.935	.5167	.0481	.0931	20.784	10.740	6.184	66.416	15	
16	2.022	.4945	.0440	.0890	22.719	11.234	6.572	73.833	16	
17	2.113	.4732	.0404	.0854	24.742	11.707	6.953	81.404	17	
18	2.208	.4528	.0372	.0822	26.855	12.160	7.327	89.102	18	
19	2.308	.4333	.0344	.0794	29.064	12.593	7.695	96.901	19	
20	2.412	.4146	.0319	.0769	31.371	13.008	8.055	104.779	20	
21	2.520	.3968	.0296	.0746	33.783	13.405	8.409	112.715	21	
22	2.634	.3797	.0275	.0725	36.303	13.784	8.755	120.689	22	
23	2.752	.3634	.0257	.0707	38.937	14.148	9.096	128.682	23	
24	2.876	.3477	.0240	.0690	41.689	14.495	9.429	136.680	24	
25	3.005	.3327	.0224	.0674	44.565	14.828	9.756	144.665	25	
26	3.141	.3184	.0210	.0660	47.571	15.147	10.077	152.625	26	
27	3.282	.3047	.0197	.0647	50.711	15.451	10.391	160.547	27	
28	3.430	.2916	.0185	.0635	53.993	15.743	10.698	168.420	28	
29	3.584	.2790	.0174	.0624	57.423	16.022	10.999	176.232	29	
30	3.745	.2670	.0164	.0614	61.007	16.289	11.295	183.975	30	
31	3.914	.2555	.0154	.0604	64.752	16.544	11.583	191.640	31	
32	4.090	.2445	.0146	.0596	68.666	16.789	11.866	199.220	32	
33	4.274	.2340	.0137	.0587	72.756	17.023	12.143	206.707	33	
34	4.466	.2239	.0130	.0580	77.030	17.247	12.414	214.095	34	
35	4.667	.2143	.0123	.0573	81.497	17.461	12.679	221.380	35	
40	5.816	.1719	.00934	.0543	107.030	18.402	13.917	256.098	40	
45	7.248	.1380	.00720	.0522	138.850	19.156	15.020	287.732	45	
50	9.033	.1107	.00560	.0506	178.503	19.762	15.998	316.145	50	
55	11.256	.0888	.00439	.0494	227.918	20.248	16.860	341.375	55	
60	14.027	.0713	.00345	.0485	289.497	20.638	17.617	363.571	60	
65	17.481	.0572	.00273	.0477	366.237	20.951	18.278	382.946	65	
70	21.784	.0459	.00217	.0472	461.869	21.202	18.854	399.750	70	
75	27.147	.0368	.00172	.0467	581.043	21.404	19.354	414.242	75	
80	33.830	.0296	.00137	.0464	729.556	21.565	19.785	426.680	80	
85	42.158	.0237	.00109	.0461	914.630	21.695	20.157	437.309	85	
90	52.537	.0190	.00087	.0459	1 145.3	21.799	20.476	446.359	90	
95	65.471	.0153	.00070	.0457	1 432.7	21.883	20.749	454.039	95	
100	81.588	.0123	.00056	.0456	1 790.9	21.950	20.981	460.537	100	

5% Compound Interest Factors 5%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i>	Find <i>P</i> Given <i>F</i>	Find <i>A</i> Given <i>F</i>	Find <i>A</i> Given <i>P</i>	Find <i>F</i> Given <i>A</i>	Find <i>P</i> Given <i>A</i>	Find <i>A</i> Given <i>G</i>	Find <i>P</i> Given <i>G</i>	
	<i>F/P</i>	<i>P/F</i>	<i>A/F</i>	<i>A/P</i>	<i>F/A</i>	<i>P/A</i>	<i>A/G</i>	<i>P/G</i>	
1	1.050	.9524	1.0000	1.0500	1.000	0.952	0	0	1
2	1.102	.9070	.4878	.5378	2.050	1.859	0.488	0.907	2
3	1.158	.8638	.3172	.3672	3.152	2.723	0.967	2.635	3
4	1.216	.8227	.2320	.2820	4.310	3.546	1.439	5.103	4
5	1.276	.7835	.1810	.2310	5.526	4.329	1.902	8.237	5
6	1.340	.7462	.1470	.1970	6.802	5.076	2.358	11.968	6
7	1.407	.7107	.1228	.1728	8.142	5.786	2.805	16.232	7
8	1.477	.6768	.1047	.1547	9.549	6.463	3.244	20.970	8
9	1.551	.6446	.0907	.1407	11.027	7.108	3.676	26.127	9
10	1.629	.6139	.0795	.1295	12.578	7.722	4.099	31.652	10
11	1.710	.5847	.0704	.1204	14.207	8.306	4.514	37.499	11
12	1.796	.5568	.0628	.1128	15.917	8.863	4.922	43.624	12
13	1.886	.5303	.0565	.1065	17.713	9.394	5.321	49.988	13
14	1.980	.5051	.0510	.1010	19.599	9.899	5.713	56.553	14
15	2.079	.4810	.0463	.0963	21.579	10.380	6.097	63.288	15
16	2.183	.4581	.0423	.0923	23.657	10.838	6.474	70.159	16
17	2.292	.4363	.0387	.0887	25.840	11.274	6.842	77.140	17
18	2.407	.4155	.0355	.0855	28.132	11.690	7.203	84.204	18
19	2.527	.3957	.0327	.0827	30.539	12.085	7.557	91.327	19
20	2.653	.3769	.0302	.0802	33.066	12.462	7.903	98.488	20
21	2.786	.3589	.0280	.0780	35.719	12.821	8.242	105.667	21
22	2.925	.3419	.0260	.0760	38.505	13.163	8.573	112.846	22
23	3.072	.3256	.0241	.0741	41.430	13.489	8.897	120.008	23
24	3.225	.3101	.0225	.0725	44.502	13.799	9.214	127.140	24
25	3.386	.2953	.0210	.0710	47.727	14.094	9.524	134.227	25
26	3.556	.2812	.0196	.0696	51.113	14.375	9.827	141.258	26
27	3.733	.2678	.0183	.0683	54.669	14.643	10.122	148.222	27
28	3.920	.2551	.0171	.0671	58.402	14.898	10.411	155.110	28
29	4.116	.2429	.0160	.0660	62.323	15.141	10.694	161.912	29
30	4.322	.2314	.0151	.0651	66.439	15.372	10.969	168.622	30
31	4.538	.2204	.0141	.0641	70.761	15.593	11.238	175.233	31
32	4.765	.2099	.0133	.0633	75.299	15.803	11.501	181.739	32
33	5.003	.1999	.0125	.0625	80.063	16.003	11.757	188.135	33
34	5.253	.1904	.0118	.0618	85.067	16.193	12.006	194.416	34
35	5.516	.1813	.0111	.0611	90.320	16.374	12.250	200.580	35
40	7.040	.1420	.00828	.0583	120.799	17.159	13.377	229.545	40
45	8.985	.1113	.00626	.0563	159.699	17.774	14.364	255.314	45
50	11.467	.0872	.00478	.0548	209.347	18.256	15.223	277.914	50
55	14.636	.0683	.00367	.0537	272.711	18.633	15.966	297.510	55
60	18.679	.0535	.00283	.0528	353.582	18.929	16.606	314.343	60
65	23.840	.0419	.00219	.0522	456.795	19.161	17.154	328.691	65
70	30.426	.0329	.00170	.0517	588.525	19.343	17.621	340.841	70
75	38.832	.0258	.00132	.0513	756.649	19.485	18.018	351.072	75
80	49.561	.0202	.00103	.0510	971.222	19.596	18.353	359.646	80
85	63.254	.0158	.00080	.0508	1 245.1	19.684	18.635	366.800	85
90	80.730	.0124	.00063	.0506	1 594.6	19.752	18.871	372.749	90
95	103.034	.00971	.00049	.0505	2 040.7	19.806	19.069	377.677	95
100	131.500	.00760	.00038	.0504	2 610.0	19.848	19.234	381.749	100

574 COMPOUND INTEREST TABLES

6% Compound Interest Factors 6%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i>	Find <i>P</i> Given <i>F</i>	Find <i>A</i> Given <i>F</i>	Find <i>A</i> Given <i>P</i>	Find <i>F</i> Given <i>A</i>	Find <i>P</i> Given <i>A</i>	Find <i>A</i> Given <i>G</i>	Find <i>P</i> Given <i>G</i>	
	<i>F/P</i>	<i>P/F</i>	<i>A/F</i>	<i>A/P</i>	<i>F/A</i>	<i>P/A</i>	<i>A/G</i>	<i>P/G</i>	
1	1.060	.9434	1.0000	1.0600	1.000	0.943	0	0	1
2	1.124	.8900	.4854	.5454	2.060	1.833	0.485	0.890	2
3	1.191	.8396	.3141	.3741	3.184	2.673	0.961	2.569	3
4	1.262	.7921	.2286	.2886	4.375	3.465	1.427	4.945	4
5	1.338	.7473	.1774	.2374	5.637	4.212	1.884	7.934	5
6	1.419	.7050	.1434	.2034	6.975	4.917	2.330	11.459	6
7	1.504	.6651	.1191	.1791	8.394	5.582	2.768	15.450	7
8	1.594	.6274	.1010	.1610	9.897	6.210	3.195	19.841	8
9	1.689	.5919	.0870	.1470	11.491	6.802	3.613	24.577	9
10	1.791	.5584	.0759	.1359	13.181	7.360	4.022	29.602	10
11	1.898	.5268	.0668	.1268	14.972	7.887	4.421	34.870	11
12	2.012	.4970	.0593	.1193	16.870	8.384	4.811	40.337	12
13	2.133	.4688	.0530	.1130	18.882	8.853	5.192	45.963	13
14	2.261	.4423	.0476	.1076	21.015	9.295	5.564	51.713	14
15	2.397	.4173	.0430	.1030	23.276	9.712	5.926	57.554	15
16	2.540	.3936	.0390	.0990	25.672	10.106	6.279	63.459	16
17	2.693	.3714	.0354	.0954	28.213	10.477	6.624	69.401	17
18	2.854	.3503	.0324	.0924	30.906	10.828	6.960	75.357	18
19	3.026	.3305	.0296	.0896	33.760	11.158	7.287	81.306	19
20	3.207	.3118	.0272	.0872	36.786	11.470	7.605	87.230	20
21	3.400	.2942	.0250	.0850	39.993	11.764	7.915	93.113	21
22	3.604	.2775	.0230	.0830	43.392	12.042	8.217	98.941	22
23	3.820	.2618	.0213	.0813	46.996	12.303	8.510	104.700	23
24	4.049	.2470	.0197	.0797	50.815	12.550	8.795	110.381	24
25	4.292	.2330	.0182	.0782	54.864	12.783	9.072	115.973	25
26	4.549	.2198	.0169	.0769	59.156	13.003	9.341	121.468	26
27	4.822	.2074	.0157	.0757	63.706	13.211	9.603	126.860	27
28	5.112	.1956	.0146	.0746	68.528	13.406	9.857	132.142	28
29	5.418	.1846	.0136	.0736	73.640	13.591	10.103	137.309	29
30	5.743	.1741	.0126	.0726	79.058	13.765	10.342	142.359	30
31	6.088	.1643	.0118	.0718	84.801	13.929	10.574	147.286	31
32	6.453	.1550	.0110	.0710	90.890	14.084	10.799	152.090	32
33	6.841	.1462	.0103	.0703	97.343	14.230	11.017	156.768	33
34	7.251	.1379	.00960	.0696	104.184	14.368	11.228	161.319	34
35	7.686	.1301	.00897	.0690	111.435	14.498	11.432	165.743	35
40	10.286	.0972	.00646	.0665	154.762	15.046	12.359	185.957	40
45	13.765	.0727	.00470	.0647	212.743	15.456	13.141	203.109	45
50	18.420	.0543	.00344	.0634	290.335	15.762	13.796	217.457	50
55	24.650	.0406	.00254	.0625	394.171	15.991	14.341	229.322	55
60	32.988	.0303	.00188	.0619	533.126	16.161	14.791	239.043	60
65	44.145	.0227	.00139	.0614	719.080	16.289	15.160	246.945	65
70	59.076	.0169	.00103	.0610	967.928	16.385	15.461	253.327	70
75	79.057	.0126	.00077	.0608	1 300.9	16.456	15.706	258.453	75
80	105.796	.00945	.00057	.0606	1 746.6	16.509	15.903	262.549	80
85	141.578	.00706	.00043	.0604	2 343.0	16.549	16.062	265.810	85
90	189.464	.00528	.00032	.0603	3 141.1	16.579	16.189	268.395	90
95	253.545	.00394	.00024	.0602	4 209.1	16.601	16.290	270.437	95
100	339.300	.00295	.00018	.0602	5 638.3	16.618	16.371	272.047	100

7% Compound Interest Factors 7%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i>	Find <i>P</i> Given <i>F</i>	Find <i>A</i> Given <i>F</i>	Find <i>A</i> Given <i>P</i>	Find <i>F</i> Given <i>A</i>	Find <i>P</i> Given <i>A</i>	Find <i>A</i> Given <i>G</i>	Find <i>P</i> Given <i>G</i>	
	<i>F/P</i>	<i>P/F</i>	<i>A/F</i>	<i>A/P</i>	<i>F/A</i>	<i>P/A</i>	<i>A/G</i>	<i>P/G</i>	
1	1.070	.9346	1.0000	1.0700	1.000	0.935	0	0	1
2	1.145	.8734	.4831	.5531	2.070	1.808	0.483	0.873	2
3	1.225	.8163	.3111	.3811	3.215	2.624	0.955	2.506	3
4	1.311	.7629	.2252	.2952	4.440	3.387	1.416	4.795	4
5	1.403	.7130	.1739	.2439	5.751	4.100	1.865	7.647	5
6	1.501	.6663	.1398	.2098	7.153	4.767	2.303	10.978	6
7	1.606	.6227	.1156	.1856	8.654	5.389	2.730	14.715	7
8	1.718	.5820	.0975	.1675	10.260	5.971	3.147	18.789	8
9	1.838	.5439	.0835	.1535	11.978	6.515	3.552	23.140	9
10	1.967	.5083	.0724	.1424	13.816	7.024	3.946	27.716	10
11	2.105	.4751	.0634	.1334	15.784	7.499	4.330	32.467	11
12	2.252	.4440	.0559	.1259	17.888	7.943	4.703	37.351	12
13	2.410	.4150	.0497	.1197	20.141	8.358	5.065	42.330	13
14	2.579	.3878	.0443	.1143	22.551	8.745	5.417	47.372	14
15	2.759	.3624	.0398	.1098	25.129	9.108	5.758	52.446	15
16	2.952	.3387	.0359	.1059	27.888	9.447	6.090	57.527	16
17	3.159	.3166	.0324	.1024	30.840	9.763	6.411	62.592	17
18	3.380	.2959	.0294	.0994	33.999	10.059	6.722	67.622	18
19	3.617	.2765	.0268	.0968	37.379	10.336	7.024	72.599	19
20	3.870	.2584	.0244	.0944	40.996	10.594	7.316	77.509	20
21	4.141	.2415	.0223	.0923	44.865	10.836	7.599	82.339	21
22	4.430	.2257	.0204	.0904	49.006	11.061	7.872	87.079	22
23	4.741	.2109	.0187	.0887	53.436	11.272	8.137	91.720	23
24	5.072	.1971	.0172	.0872	58.177	11.469	8.392	96.255	24
25	5.427	.1842	.0158	.0858	63.249	11.654	8.639	100.677	25
26	5.807	.1722	.0146	.0846	68.677	11.826	8.877	104.981	26
27	6.214	.1609	.0134	.0834	74.484	11.987	9.107	109.166	27
28	6.649	.1504	.0124	.0824	80.698	12.137	9.329	113.227	28
29	7.114	.1406	.0114	.0814	87.347	12.278	9.543	117.162	29
30	7.612	.1314	.0106	.0806	94.461	12.409	9.749	120.972	30
31	8.145	.1228	.00980	.0798	102.073	12.532	9.947	124.655	31
32	8.715	.1147	.00907	.0791	110.218	12.647	10.138	128.212	32
33	9.325	.1072	.00841	.0784	118.934	12.754	10.322	131.644	33
34	9.978	.1002	.00780	.0778	128.259	12.854	10.499	134.951	34
35	10.677	.0937	.00723	.0772	138.237	12.948	10.669	138.135	35
40	14.974	.0668	.00501	.0750	199.636	13.332	11.423	152.293	40
45	21.002	.0476	.00350	.0735	285.750	13.606	12.036	163.756	45
50	29.457	.0339	.00246	.0725	406.530	13.801	12.529	172.905	50
55	41.315	.0242	.00174	.0717	575.930	13.940	12.921	180.124	55
60	57.947	.0173	.00123	.0712	813.523	14.039	13.232	185.768	60
65	81.273	.0123	.00087	.0709	1 146.8	14.110	13.476	190.145	65
70	113.990	.00877	.00062	.0706	1 614.1	14.160	13.666	193.519	70
75	159.877	.00625	.00044	.0704	2 269.7	14.196	13.814	196.104	75
80	224.235	.00446	.00031	.0703	3 189.1	14.222	13.927	198.075	80
85	314.502	.00318	.00022	.0702	4 478.6	14.240	14.015	199.572	85
90	441.105	.00227	.00016	.0702	6 287.2	14.253	14.081	200.704	90
95	618.673	.00162	.00011	.0701	8 823.9	14.263	14.132	201.558	95
100	867.720	.00115	.00008	.0701	12 381.7	14.269	14.170	202.200	100

576 COMPOUND INTEREST TABLES

8% Compound Interest Factors 8%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i>	Find <i>P</i> Given <i>F</i>	Find <i>A</i> Given <i>F</i>	Find <i>A</i> Given <i>P</i>	Find <i>F</i> Given <i>A</i>	Find <i>P</i> Given <i>A</i>	Find <i>A</i> Given <i>G</i>	Find <i>P</i> Given <i>G</i>	
	<i>F/P</i>	<i>P/F</i>	<i>A/F</i>	<i>A/P</i>	<i>F/A</i>	<i>P/A</i>	<i>A/G</i>	<i>P/G</i>	
1	1.080	.9259	1.0000	1.0800	1.000	0.926	0	0	1
2	1.166	.8573	.4808	.5608	2.080	1.783	0.481	0.857	2
3	1.260	.7938	.3080	.3880	3.246	2.577	0.949	2.445	3
4	1.360	.7350	.2219	.3019	4.506	3.312	1.404	4.650	4
5	1.469	.6806	.1705	.2505	5.867	3.993	1.846	7.372	5
6	1.587	.6302	.1363	.2163	7.336	4.623	2.276	10.523	6
7	1.714	.5835	.1121	.1921	8.923	5.206	2.694	14.024	7
8	1.851	.5403	.0940	.1740	10.637	5.747	3.099	17.806	8
9	1.999	.5002	.0801	.1601	12.488	6.247	3.491	21.808	9
10	2.159	.4632	.0690	.1490	14.487	6.710	3.871	25.977	10
11	2.332	.4289	.0601	.1401	16.645	7.139	4.240	30.266	11
12	2.518	.3971	.0527	.1327	18.977	7.536	4.596	34.634	12
13	2.720	.3677	.0465	.1265	21.495	7.904	4.940	39.046	13
14	2.937	.3405	.0413	.1213	24.215	8.244	5.273	43.472	14
15	3.172	.3152	.0368	.1168	27.152	8.559	5.594	47.886	15
16	3.426	.2919	.0330	.1130	30.324	8.851	5.905	52.264	16
17	3.700	.2703	.0296	.1096	33.750	9.122	6.204	56.588	17
18	3.996	.2502	.0267	.1067	37.450	9.372	6.492	60.843	18
19	4.316	.2317	.0241	.1041	41.446	9.604	6.770	65.013	19
20	4.661	.2145	.0219	.1019	45.762	9.818	7.037	69.090	20
21	5.034	.1987	.0198	.0998	50.423	10.017	7.294	73.063	21
22	5.437	.1839	.0180	.0980	55.457	10.201	7.541	76.926	22
23	5.871	.1703	.0164	.0964	60.893	10.371	7.779	80.673	23
24	6.341	.1577	.0150	.0950	66.765	10.529	8.007	84.300	24
25	6.848	.1460	.0137	.0937	73.106	10.675	8.225	87.804	25
26	7.396	.1352	.0125	.0925	79.954	10.810	8.435	91.184	26
27	7.988	.1252	.0114	.0914	87.351	10.935	8.636	94.439	27
28	8.627	.1159	.0105	.0905	95.339	11.051	8.829	97.569	28
29	9.317	.1073	.00962	.0896	103.966	11.158	9.013	100.574	29
30	10.063	.0994	.00883	.0888	113.283	11.258	9.190	103.456	30
31	10.868	.0920	.00811	.0881	123.346	11.350	9.358	106.216	31
32	11.737	.0852	.00745	.0875	134.214	11.435	9.520	108.858	32
33	12.676	.0789	.00685	.0869	145.951	11.514	9.674	111.382	33
34	13.690	.0730	.00630	.0863	158.627	11.587	9.821	113.792	34
35	14.785	.0676	.00580	.0858	172.317	11.655	9.961	116.092	35
40	21.725	.0460	.00386	.0839	259.057	11.925	10.570	126.042	40
45	31.920	.0313	.00259	.0826	386.506	12.108	11.045	133.733	45
50	46.902	.0213	.00174	.0817	573.771	12.233	11.411	139.593	50
55	68.914	.0145	.00118	.0812	848.925	12.319	11.690	144.006	55
60	101.257	.00988	.00080	.0808	1 253.2	12.377	11.902	147.300	60
65	148.780	.00672	.00054	.0805	1 847.3	12.416	12.060	149.739	65
70	218.607	.00457	.00037	.0804	2 720.1	12.443	12.178	151.533	70
75	321.205	.00311	.00025	.0802	4 002.6	12.461	12.266	152.845	75
80	471.956	.00212	.00017	.0802	5 887.0	12.474	12.330	153.800	80
85	693.458	.00144	.00012	.0801	8 655.7	12.482	12.377	154.492	85
90	1 018.9	.00098	.00008	.0801	12 724.0	12.488	12.412	154.993	90
95	1 497.1	.00067	.00005	.0801	18 701.6	12.492	12.437	155.352	95
100	2 199.8	.00045	.00004	.0800	27 484.6	12.494	12.455	155.611	100

9% Compound Interest Factors 9%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i>	Find <i>P</i> Given <i>F</i>	Find <i>A</i> Given <i>F</i>	Find <i>A</i> Given <i>P</i>	Find <i>F</i> Given <i>A</i>	Find <i>P</i> Given <i>A</i>	Find <i>A</i> Given <i>G</i>	Find <i>P</i> Given <i>G</i>	
	<i>F/P</i>	<i>P/F</i>	<i>A/F</i>	<i>A/P</i>	<i>F/A</i>	<i>P/A</i>	<i>A/G</i>	<i>P/G</i>	
1	1.090	.9174	1.0000	1.0900	1.000	0.917	0	0	1
2	1.188	.8417	.4785	.5685	2.090	1.759	0.478	0.842	2
3	1.295	.7722	.3051	.3951	3.278	2.531	0.943	2.386	3
4	1.412	.7084	.2187	.3087	4.573	3.240	1.393	4.511	4
5	1.539	.6499	.1671	.2571	5.985	3.890	1.828	7.111	5
6	1.677	.5963	.1329	.2229	7.523	4.486	2.250	10.092	6
7	1.828	.5470	.1087	.1987	9.200	5.033	2.657	13.375	7
8	1.993	.5019	.0907	.1807	11.028	5.535	3.051	16.888	8
9	2.172	.4604	.0768	.1668	13.021	5.995	3.431	20.571	9
10	2.367	.4224	.0658	.1558	15.193	6.418	3.798	24.373	10
11	2.580	.3875	.0569	.1469	17.560	6.805	4.151	28.248	11
12	2.813	.3555	.0497	.1397	20.141	7.161	4.491	32.159	12
13	3.066	.3262	.0436	.1336	22.953	7.487	4.818	36.073	13
14	3.342	.2992	.0384	.1284	26.019	7.786	5.133	39.963	14
15	3.642	.2745	.0341	.1241	29.361	8.061	5.435	43.807	15
16	3.970	.2519	.0303	.1203	33.003	8.313	5.724	47.585	16
17	4.328	.2311	.0270	.1170	36.974	8.544	6.002	51.282	17
18	4.717	.2120	.0242	.1142	41.301	8.756	6.269	54.886	18
19	5.142	.1945	.0217	.1117	46.019	8.950	6.524	58.387	19
20	5.604	.1784	.0195	.1095	51.160	9.129	6.767	61.777	20
21	6.109	.1637	.0176	.1076	56.765	9.292	7.001	65.051	21
22	6.659	.1502	.0159	.1059	62.873	9.442	7.223	68.205	22
23	7.258	.1378	.0144	.1044	69.532	9.580	7.436	71.236	23
24	7.911	.1264	.0130	.1030	76.790	9.707	7.638	74.143	24
25	8.623	.1160	.0118	.1018	84.701	9.823	7.832	76.927	25
26	9.399	.1064	.0107	.1007	93.324	9.929	8.016	79.586	26
27	10.245	.0976	.00973	.0997	102.723	10.027	8.191	82.124	27
28	11.167	.0895	.00885	.0989	112.968	10.116	8.357	84.542	28
29	12.172	.0822	.00806	.0981	124.136	10.198	8.515	86.842	29
30	13.268	.0754	.00734	.0973	136.308	10.274	8.666	89.028	30
31	14.462	.0691	.00669	.0967	149.575	10.343	8.808	91.102	31
32	15.763	.0634	.00610	.0961	164.037	10.406	8.944	93.069	32
33	17.182	.0582	.00556	.0956	179.801	10.464	9.072	94.931	33
34	18.728	.0534	.00508	.0951	196.983	10.518	9.193	96.693	34
35	20.414	.0490	.00464	.0946	215.711	10.567	9.308	98.359	35
40	31.409	.0318	.00296	.0930	337.883	10.757	9.796	105.376	40
45	48.327	.0207	.00190	.0919	525.860	10.881	10.160	110.556	45
50	74.358	.0134	.00123	.0912	815.085	10.962	10.430	114.325	50
55	114.409	.00874	.00079	.0908	1 260.1	11.014	10.626	117.036	55
60	176.032	.00568	.00051	.0905	1 944.8	11.048	10.768	118.968	60
65	270.847	.00369	.00033	.0903	2 998.3	11.070	10.870	120.334	65
70	416.731	.00240	.00022	.0902	4 619.2	11.084	10.943	121.294	70
75	641.193	.00156	.00014	.0901	7 113.3	11.094	10.994	121.965	75
80	986.555	.00101	.00009	.0901	10 950.6	11.100	11.030	122.431	80
85	1 517.9	.00066	.00006	.0901	16 854.9	11.104	11.055	122.753	85
90	2 335.5	.00043	.00004	.0900	25 939.3	11.106	11.073	122.976	90
95	3 593.5	.00028	.00003	.0900	39 916.8	11.108	11.085	123.129	95
100	5 529.1	.00018	.00002	.0900	61 422.9	11.109	11.093	123.233	100

578 COMPOUND INTEREST TABLES

10%		Compound Interest Factors							10%	
n	Single Payment		Uniform Payment Series				Arithmetic Gradient			n
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth		
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>		
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	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	

12%		Compound Interest Factors							12%	
n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n	
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth		
	Find F Given P F/P	Find P Given F P/F	Find A Given F A/F	Find A Given P A/P	Find F Given A F/A	Find P Given A P/A	Find A Given G A/G	Find P Given G P/G		
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	2	
3	1.405	.7118	.2963	.4163	3.374	2.402	0.925	2.221	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	42.092	.0238	.00292	.1229	342.429	8.135	7.530	61.261	33	
34	47.143	.0212	.00260	.1226	384.521	8.157	7.596	61.961	34	
35	52.800	.0189	.00232	.1223	431.663	8.176	7.658	62.605	35	
40	93.051	.0107	.00130	.1213	767.091	8.244	7.899	65.116	40	
45	163.988	.00610	.00074	.1207	1 358.2	8.283	8.057	66.734	45	
50	289.002	.00346	.00042	.1204	2 400.0	8.304	8.160	67.762	50	
55	509.321	.00196	.00024	.1202	4 236.0	8.317	8.225	68.408	55	
60	897.597	.00111	.00013	.1201	7 471.6	8.324	8.266	68.810	60	
65	1 581.9	.00063	.00008	.1201	13 173.9	8.328	8.292	69.058	65	
70	2 787.8	.00036	.00004	.1200	23 223.3	8.330	8.308	69.210	70	
75	4 913.1	.00020	.00002	.1200	40 933.8	8.332	8.318	69.303	75	
80	8 658.5	.00012	.00001	.1200	72 145.7	8.332	8.324	69.359	80	
85	15 259.2	.00007	.00001	.1200	127 151.7	8.333	8.328	69.393	85	
90	26 891.9	.00004		.1200	224 091.1	8.333	8.330	69.414	90	
95	47 392.8	.00002		.1200	394 931.4	8.333	8.331	69.426	95	
100	83 522.3	.00001		.1200	696 010.5	8.333	8.332	69.434	100	

580 COMPOUND INTEREST TABLES

15%		Compound Interest Factors							15%
Single Payment			Uniform Payment Series				Arithmetic Gradient		
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	<i>n</i>
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	0.907	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	17 735.7	.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 Payment		Uniform Payment Series				Arithmetic Gradient	
		Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth
		Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>
<i>n</i>									<i>n</i>
1	1.180	.8475	1.0000	1.1800	1.000	0.847	0	0	1
2	1.392	.7182	.4587	.6387	2.180	1.566	0.459	0.718	2
3	1.643	.6086	.2799	.4599	3.572	2.174	0.890	1.935	3
4	1.939	.5158	.1917	.3717	5.215	2.690	1.295	3.483	4
5	2.288	.4371	.1398	.3198	7.154	3.127	1.673	5.231	5
6	2.700	.3704	.1059	.2859	9.442	3.498	2.025	7.083	6
7	3.185	.3139	.0824	.2624	12.142	3.812	2.353	8.967	7
8	3.759	.2660	.0652	.2452	15.327	4.078	2.656	10.829	8
9	4.435	.2255	.0524	.2324	19.086	4.303	2.936	12.633	9
10	5.234	.1911	.0425	.2225	23.521	4.494	3.194	14.352	10
11	6.176	.1619	.0348	.2148	28.755	4.656	3.430	15.972	11
12	7.288	.1372	.0286	.2086	34.931	4.793	3.647	17.481	12
13	8.599	.1163	.0237	.2037	42.219	4.910	3.845	18.877	13
14	10.147	.0985	.0197	.1997	50.818	5.008	4.025	20.158	14
15	11.974	.0835	.0164	.1964	60.965	5.092	4.189	21.327	15
16	14.129	.0708	.0137	.1937	72.939	5.162	4.337	22.389	16
17	16.672	.0600	.0115	.1915	87.068	5.222	4.471	23.348	17
18	19.673	.0508	.00964	.1896	103.740	5.273	4.592	24.212	18
19	23.214	.0431	.00810	.1881	123.413	5.316	4.700	24.988	19
20	27.393	.0365	.00682	.1868	146.628	5.353	4.798	25.681	20
21	32.324	.0309	.00575	.1857	174.021	5.384	4.885	26.300	21
22	38.142	.0262	.00485	.1848	206.345	5.410	4.963	26.851	22
23	45.008	.0222	.00409	.1841	244.487	5.432	5.033	27.339	23
24	53.109	.0188	.00345	.1835	289.494	5.451	5.095	27.772	24
25	62.669	.0160	.00292	.1829	342.603	5.467	5.150	28.155	25
26	73.949	.0135	.00247	.1825	405.272	5.480	5.199	28.494	26
27	87.260	.0115	.00209	.1821	479.221	5.492	5.243	28.791	27
28	102.966	.00971	.00177	.1818	566.480	5.502	5.281	29.054	28
29	121.500	.00823	.00149	.1815	669.447	5.510	5.315	29.284	29
30	143.370	.00697	.00126	.1813	790.947	5.517	5.345	29.486	30
31	169.177	.00591	.00107	.1811	934.317	5.523	5.371	29.664	31
32	199.629	.00501	.00091	.1809	1 103.5	5.528	5.394	29.819	32
33	235.562	.00425	.00077	.1808	1 303.1	5.532	5.415	29.955	33
34	277.963	.00360	.00065	.1806	1 538.7	5.536	5.433	30.074	34
35	327.997	.00305	.00055	.1806	1 816.6	5.539	5.449	30.177	35
40	750.377	.00133	.00024	.1802	4 163.2	5.548	5.502	30.527	40
45	1 716.7	.00058	.00010	.1801	9 531.6	5.552	5.529	30.701	45
50	3 927.3	.00025	.00005	.1800	21 813.0	5.554	5.543	30.786	50
55	8 984.8	.00011	.00002	.1800	49 910.1	5.555	5.549	30.827	55
60	20 555.1	.00005	.00001	.1800	114 189.4	5.555	5.553	30.846	60
65	47 025.1	.00002		.1800	261 244.7	5.555	5.554	30.856	65
70	107 581.9	.00001		.1800	597 671.7	5.556	5.555	30.860	70

582 COMPOUND INTEREST TABLES

20% Compound Interest Factors 20%									
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	
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	0.879	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	1 419.3	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	56 347.5	.00002		.2000	281 732.6	5.000	4.999	24.994	60

25%		Compound Interest Factors							25%
Single Payment			Uniform Payment Series				Arithmetic Gradient		
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
<i>n</i>	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	<i>n</i>
1	1.250	.8000	1.0000	1.2500	1.000	0.800	0	0	1
2	1.563	.6400	.4444	.6944	2.250	1.440	0.444	0.640	2
3	1.953	.5120	.2623	.5123	3.813	1.952	0.852	1.664	3
4	2.441	.4096	.1734	.4234	5.766	2.362	1.225	2.893	4
5	3.052	.3277	.1218	.3718	8.207	2.689	1.563	4.204	5
6	3.815	.2621	.0888	.3388	11.259	2.951	1.868	5.514	6
7	4.768	.2097	.0663	.3163	15.073	3.161	2.142	6.773	7
8	5.960	.1678	.0504	.3004	19.842	3.329	2.387	7.947	8
9	7.451	.1342	.0388	.2888	25.802	3.463	2.605	9.021	9
10	9.313	.1074	.0301	.2801	33.253	3.571	2.797	9.987	10
11	11.642	.0859	.0235	.2735	42.566	3.656	2.966	10.846	11
12	14.552	.0687	.0184	.2684	54.208	3.725	3.115	11.602	12
13	18.190	.0550	.0145	.2645	68.760	3.780	3.244	12.262	13
14	22.737	.0440	.0115	.2615	86.949	3.824	3.356	12.833	14
15	28.422	.0352	.00912	.2591	109.687	3.859	3.453	13.326	15
16	35.527	.0281	.00724	.2572	138.109	3.887	3.537	13.748	16
17	44.409	.0225	.00576	.2558	173.636	3.910	3.608	14.108	17
18	55.511	.0180	.00459	.2546	218.045	3.928	3.670	14.415	18
19	69.389	.0144	.00366	.2537	273.556	3.942	3.722	14.674	19
20	86.736	.0115	.00292	.2529	342.945	3.954	3.767	14.893	20
21	108.420	.00922	.00233	.2523	429.681	3.963	3.805	15.078	21
22	135.525	.00738	.00186	.2519	538.101	3.970	3.836	15.233	22
23	169.407	.00590	.00148	.2515	673.626	3.976	3.863	15.362	23
24	211.758	.00472	.00119	.2512	843.033	3.981	3.886	15.471	24
25	264.698	.00378	.00095	.2509	1 054.8	3.985	3.905	15.562	25
26	330.872	.00302	.00076	.2508	1 319.5	3.988	3.921	15.637	26
27	413.590	.00242	.00061	.2506	1 650.4	3.990	3.935	15.700	27
28	516.988	.00193	.00048	.2505	2 064.0	3.992	3.946	15.752	28
29	646.235	.00155	.00039	.2504	2 580.9	3.994	3.955	15.796	29
30	807.794	.00124	.00031	.2503	3 227.2	3.995	3.963	15.832	30
31	1 009.7	.00099	.00025	.2502	4 035.0	3.996	3.969	15.861	31
32	1 262.2	.00079	.00020	.2502	5 044.7	3.997	3.975	15.886	32
33	1 577.7	.00063	.00016	.2502	6 306.9	3.997	3.979	15.906	33
34	1 972.2	.00051	.00013	.2501	7 884.6	3.998	3.983	15.923	34
35	2 465.2	.00041	.00010	.2501	9 856.8	3.998	3.986	15.937	35
40	7 523.2	.00013	.00003	.2500	30 088.7	3.999	3.995	15.977	40
45	22 958.9	.00004	.00001	.2500	91 831.5	4.000	3.998	15.991	45
50	70 064.9	.00001		.2500	280 255.7	4.000	3.999	15.997	50
55	213 821.2			.2500	855 280.7	4.000	4.000	15.999	55

584 COMPOUND INTEREST TABLES

30%		Compound Interest Factors							30%
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	
1	1.300	.7692	1.0000	1.3000	1.000	0.769	0	0	1
2	1.690	.5917	.4348	.7348	2.300	1.361	0.435	0.592	2
3	2.197	.4552	.2506	.5506	3.990	1.816	0.827	1.502	3
4	2.856	.3501	.1616	.4616	6.187	2.166	1.178	2.552	4
5	3.713	.2693	.1106	.4106	9.043	2.436	1.490	3.630	5
6	4.827	.2072	.0784	.3784	12.756	2.643	1.765	4.666	6
7	6.275	.1594	.0569	.3569	17.583	2.802	2.006	5.622	7
8	8.157	.1226	.0419	.3419	23.858	2.925	2.216	6.480	8
9	10.604	.0943	.0312	.3312	32.015	3.019	2.396	7.234	9
10	13.786	.0725	.0235	.3235	42.619	3.092	2.551	7.887	10
11	17.922	.0558	.0177	.3177	56.405	3.147	2.683	8.445	11
12	23.298	.0429	.0135	.3135	74.327	3.190	2.795	8.917	12
13	30.287	.0330	.0102	.3102	97.625	3.223	2.889	9.314	13
14	39.374	.0254	.00782	.3078	127.912	3.249	2.969	9.644	14
15	51.186	.0195	.00598	.3060	167.286	3.268	3.034	9.917	15
16	66.542	.0150	.00458	.3046	218.472	3.283	3.089	10.143	16
17	86.504	.0116	.00351	.3035	285.014	3.295	3.135	10.328	17
18	112.455	.00889	.00269	.3027	371.518	3.304	3.172	10.479	18
19	146.192	.00684	.00207	.3021	483.973	3.311	3.202	10.602	19
20	190.049	.00526	.00159	.3016	630.165	3.316	3.228	10.702	20
21	247.064	.00405	.00122	.3012	820.214	3.320	3.248	10.783	21
22	321.184	.00311	.00094	.3009	1 067.3	3.323	3.265	10.848	22
23	417.539	.00239	.00072	.3007	1 388.5	3.325	3.278	10.901	23
24	542.800	.00184	.00055	.3006	1 806.0	3.327	3.289	10.943	24
25	705.640	.00142	.00043	.3004	2 348.8	3.329	3.298	10.977	25
26	917.332	.00109	.00033	.3003	3 054.4	3.330	3.305	11.005	26
27	1 192.5	.00084	.00025	.3003	3 971.8	3.331	3.311	11.026	27
28	1 550.3	.00065	.00019	.3002	5 164.3	3.331	3.315	11.044	28
29	2 015.4	.00050	.00015	.3001	6 714.6	3.332	3.319	11.058	29
30	2 620.0	.00038	.00011	.3001	8 730.0	3.332	3.322	11.069	30
31	3 406.0	.00029	.00009	.3001	11 350.0	3.332	3.324	11.078	31
32	4 427.8	.00023	.00007	.3001	14 756.0	3.333	3.326	11.085	32
33	5 756.1	.00017	.00005	.3001	19 183.7	3.333	3.328	11.090	33
34	7 483.0	.00013	.00004	.3000	24 939.9	3.333	3.329	11.094	34
35	9 727.8	.00010	.00003	.3000	32 422.8	3.333	3.330	11.098	35
40	36 118.8	.00003	.00001	.3000	120 392.6	3.333	3.332	11.107	40
45	134 106.5	.00001		.3000	447 018.3	3.333	3.333	11.110	45

35%		Compound Interest Factors							35%
n	Single Payment		Uniform Payment Series				Arithmetic Gradient		n
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	
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	2 839.0	2.854	2.834	8.089	23
24	1 342.8	.00074	.00026	.3503	3 833.7	2.855	2.839	8.106	24
25	1 812.8	.00055	.00019	.3502	5 176.5	2.856	2.843	8.119	25
26	2 447.2	.00041	.00014	.3501	6 989.3	2.856	2.847	8.130	26
27	3 303.8	.00030	.00011	.3501	9 436.5	2.856	2.849	8.137	27
28	4 460.1	.00022	.00008	.3501	12 740.3	2.857	2.851	8.143	28
29	6 021.1	.00017	.00006	.3501	17 200.4	2.857	2.852	8.148	29
30	8 128.5	.00012	.00004	.3500	23 221.6	2.857	2.853	8.152	30
31	10 973.5	.00009	.00003	.3500	31 350.1	2.857	2.854	8.154	31
32	14 814.3	.00007	.00002	.3500	42 323.7	2.857	2.855	8.157	32
33	19 999.3	.00005	.00002	.3500	57 137.9	2.857	2.855	8.158	33
34	26 999.0	.00004	.00001	.3500	77 137.2	2.857	2.856	8.159	34
35	36 448.7	.00003	.00001	.3500	104 136.3	2.857	2.856	8.160	35

586 COMPOUND INTEREST TABLES

40%		Compound Interest Factors							40%
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	
1	1.400	.7143	1.0000	1.4000	1.000	0.714	0	0	1
2	1.960	.5102	.4167	.8167	2.400	1.224	0.417	0.510	2
3	2.744	.3644	.2294	.6294	4.360	1.589	0.780	1.239	3
4	3.842	.2603	.1408	.5408	7.104	1.849	1.092	2.020	4
5	5.378	.1859	.0914	.4914	10.946	2.035	1.358	2.764	5
6	7.530	.1328	.0613	.4613	16.324	2.168	1.581	3.428	6
7	10.541	.0949	.0419	.4419	23.853	2.263	1.766	3.997	7
8	14.758	.0678	.0291	.4291	34.395	2.331	1.919	4.471	8
9	20.661	.0484	.0203	.4203	49.153	2.379	2.042	4.858	9
10	28.925	.0346	.0143	.4143	69.814	2.414	2.142	5.170	10
11	40.496	.0247	.0101	.4101	98.739	2.438	2.221	5.417	11
12	56.694	.0176	.00718	.4072	139.235	2.456	2.285	5.611	12
13	79.371	.0126	.00510	.4051	195.929	2.469	2.334	5.762	13
14	111.120	.00900	.00363	.4036	275.300	2.478	2.373	5.879	14
15	155.568	.00643	.00259	.4026	386.420	2.484	2.403	5.969	15
16	217.795	.00459	.00185	.4018	541.988	2.489	2.426	6.038	16
17	304.913	.00328	.00132	.4013	759.783	2.492	2.444	6.090	17
18	426.879	.00234	.00094	.4009	1 064.7	2.494	2.458	6.130	18
19	597.630	.00167	.00067	.4007	1 419.6	2.496	2.468	6.160	19
20	836.682	.00120	.00048	.4005	2 089.2	2.497	2.476	6.183	20
21	1 171.4	.00085	.00034	.4003	2 925.9	2.498	2.482	6.200	21
22	1 639.9	.00061	.00024	.4002	4 097.2	2.498	2.487	6.213	22
23	2 295.9	.00044	.00017	.4002	5 737.1	2.499	2.490	6.222	23
24	3 214.2	.00031	.00012	.4001	8 033.0	2.499	2.493	6.229	24
25	4 499.9	.00022	.00009	.4001	11 247.2	2.499	2.494	6.235	25
26	6 299.8	.00016	.00006	.4001	15 747.1	2.500	2.496	6.239	26
27	8 819.8	.00011	.00005	.4000	22 046.9	2.500	2.497	6.242	27
28	12 347.7	.00008	.00003	.4000	30 866.7	2.500	2.498	6.244	28
29	17 286.7	.00006	.00002	.4000	43 214.3	2.500	2.498	6.245	29
30	24 201.4	.00004	.00002	.4000	60 501.0	2.500	2.499	6.247	30
31	33 882.0	.00003	.00001	.4000	84 702.5	2.500	2.499	6.248	31
32	47 434.8	.00002	.00001	.4000	118 584.4	2.500	2.499	6.248	32
33	66 408.7	.00002	.00001	.4000	166 019.2	2.500	2.500	6.249	33
34	92 972.1	.00001		.4000	232 427.9	2.500	2.500	6.249	34
35	130 161.0	.00001		.4000	325 400.0	2.500	2.500	6.249	35

45%		Compound Interest Factors							45%
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	
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	1 781.8	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	10 819.3	.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	22 747.7	.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	106 279.9	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	324 012.0	2.222	2.222	4.938	32
33	211 419.3			.4500	469 818.5	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	987 795.9	2.222	2.222	4.938	35

588 COMPOUND INTEREST TABLES

50%		Compound Interest Factors							50%
Single Payment			Uniform Payment Series				Arithmetic Gradient		
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	<i>n</i>
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	2 216.8	.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	16 834.1	.00006	.00003	.5000	33 666.2	2.000	1.999	3.997	24
25	25 251.2	.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	56 815.1	.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
32	431 439.9			.5000	862 877.8	2.000	2.000	4.000	32

60%		Compound Interest Factors						60%	
<i>n</i>	Single Payment		Uniform Payment Series				Arithmetic Gradient		<i>n</i>
	Compound Amount Factor	Present Worth Factor	Sinking Fund Factor	Capital Recovery Factor	Compound Amount Factor	Present Worth Factor	Gradient Uniform Series	Gradient Present Worth	
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>	Find <i>A</i> Given <i>F</i> <i>A/F</i>	Find <i>A</i> Given <i>P</i> <i>A/P</i>	Find <i>F</i> Given <i>A</i> <i>F/A</i>	Find <i>P</i> Given <i>A</i> <i>P/A</i>	Find <i>A</i> Given <i>G</i> <i>A/G</i>	Find <i>P</i> Given <i>G</i> <i>P/G</i>	
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	1 919.9	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	2 951.5	.00034	.00020	.6002	4 917.5	1.666	1.661	2.767	17
18	4 722.4	.00021	.00013	.6001	7 868.9	1.666	1.663	2.771	18
19	7 555.8	.00013	.00008	.6011	12 591.3	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	211 273.4	1.667	1.666	2.777	25
26	202 824.0			.6000	338 038.4	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

590 COMPOUND INTEREST TABLES

Continuous Compounding—Single Payment Factors

<i>rn</i>	Compound Amount Factor e^{rn}	Present Worth Factor e^{-rn}	<i>rn</i>	Compound Amount Factor e^{rn}	Present Worth Factor e^{-rn}
	Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>		Find <i>F</i> Given <i>P</i> <i>F/P</i>	Find <i>P</i> Given <i>F</i> <i>P/F</i>
.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	1.2214	.8187	.70	2.0138	.4966
.21	1.2337	.8106	.71	2.0340	.4916
.22	1.2461	.8025	.72	2.0544	.4868
.23	1.2586	.7945	.73	2.0751	.4819
.24	1.2712	.7866	.74	2.0959	.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	1.6161	.6188	.98	2.6645	.3753
.49	1.6323	.6126	.99	2.6912	.3716
.50	1.6487	.6065	1.00	2.7183	.3679