

TVM Cheat Sheet Cheat Sheet by deluded1 via cheatography.com/42545/cs/12799/

Variable Key

FV = Future value of an investment

PV = Present value of an investment (the lump sum)

r = Return or interest rate per period (typically 1 year)

n = Number of periods (typically years) that the lump sum is invested

PMT = Payment amount

Cn = Cash flow stream number

Equation guide

Future value of a lump sum:

 $FV = PV \times (1 + r)^n$

Future Value of an Ordinary Annuity

 $FV = PMT \times \{ [(1 + r)^n - 1] / r \}$

Future Value of an Annuity Due

FV (annuity due) = PMT x { [(1 + r) 1 -1] / r } x (1 + r)



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