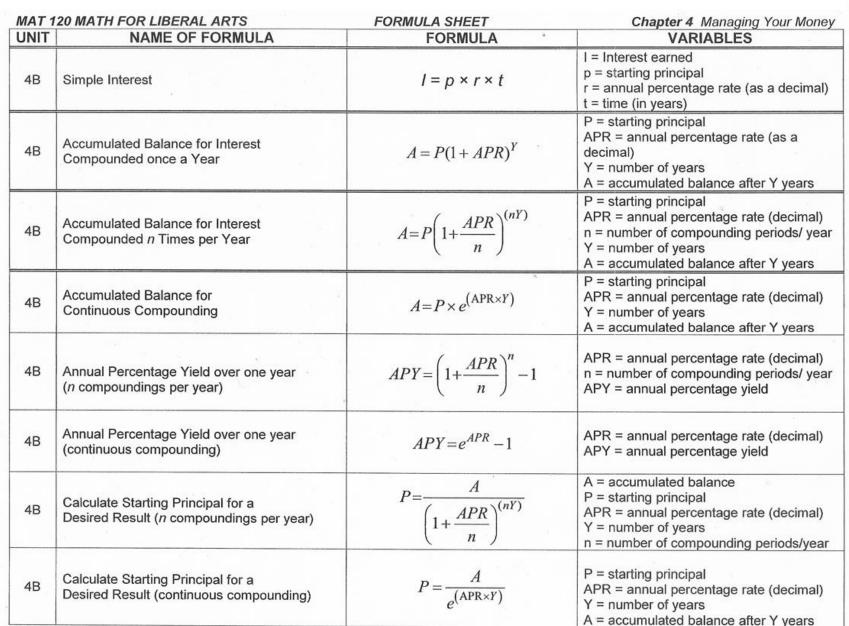


UNIT	NAME OF FORMULA	FORMULA	VARIABLES
4C	Savings Plan (regular payments)	$A = PMT \times \frac{\left(\left(1 + \frac{APR}{n}\right)^{(nY)} - 1\right)}{\left(\frac{APR}{n}\right)}$	A = Accumulated savings plan balance PMT = regular payment (deposit) amount APR = annual percentage rate (decimal) n = number of payments/ year Y = number of years
4C	Savings Plan solved for Payments	$PMT = \frac{A \times \left(\frac{APR}{n}\right)}{\left(\left(1 + \frac{APR}{n}\right)^{(nY)} - 1\right)}$	A = Accumulated savings plan balance PMT = regular payment (deposit) amount APR = annual percentage rate (decimal) n = number of payments/ year Y = number of years
4C	Total and Annual Return	Total return = $\frac{\left(A - P\right)}{P}$ Annual return = $\left(\frac{A}{P}\right)^{(1/Y)} - 1$	A = Accumulated balance P = Original principal Y = Number of years
4D	Loan Payment (Installment Loan)	$PMT = \frac{P \times \left(\frac{APR}{n}\right)}{\left(1 - \left(1 + \frac{APR}{n}\right)^{(-nY)}\right)}$	P = starting loan principal (amt. Borrowed) PMT = regular payment amount APR = annual percentage rate (decimal) n = number of compounding periods/ year Y = number of years
4D	Loan Payment-Solved for Principal (Installment Loan)	$P = \frac{PMT \times \left(1 - \left(1 + \frac{APR}{n}\right)^{(-nY)}\right)}{\left(\frac{APR}{n}\right)}$	P = starting loan principal (amt. Borrowed) PMT = regular payment amount APR = annual percentage rate (decimal) n = number of compounding periods/ year Y = number of years





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