

0.25%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0025 | 0.9975 | 1.0000 | 0.9975 | 1.0000 | 1.0025 | 0.0000 | 0.0000 | 1 |
| 2 | 1.0050 | 0.9950 | 2.0025 | 1.9925 | 0.4994 | 0.5019 | 0.9950 | 0.4994 | 2 |
| 3 | 1.0075 | 0.9925 | 3.0075 | 2.9851 | 0.3325 | 0.3350 | 2.9801 | 0.9983 | 3 |
| 4 | 1.0100 | 0.9901 | 4.0150 | 3.9751 | 0.2491 | 0.2516 | 5.9503 | 1.4969 | 4 |
| 5 | 1.0126 | 0.9876 | 5.0251 | 4.9627 | 0.1990 | 0.2015 | 9.9007 | 1.9950 | 5 |
| 6 | 1.0151 | 0.9851 | 6.0376 | 5.9478 | 0.1656 | 0.1681 | 14.8263 | 2.4927 | 6 |
| 7 | 1.0176 | 0.9827 | 7.0527 | 6.9305 | 0.1418 | 0.1443 | 20.7223 | 2.9900 | 7 |
| 8 | 1.0202 | 0.9802 | 8.0704 | 7.9107 | 0.1239 | 0.1264 | 27.5839 | 3.4869 | 8 |
| 9 | 1.0227 | 0.9778 | 9.0905 | 8.8885 | 0.1100 | 0.1125 | 35.4061 | 3.9834 | 9 |
| 10 | 1.0253 | 0.9753 | 10.1133 | 9.8639 | 0.0989 | 0.1014 | 44.1842 | 4.4794 | 10 |
| 11 | 1.0278 | 0.9729 | 11.1385 | 10.8368 | 0.0898 | 0.0923 | 53.9133 | 4.9750 | 11 |
| 12 | 1.0304 | 0.9705 | 12.1664 | 11.8073 | 0.0822 | 0.0847 | 64.5886 | 5.4702 | 12 |
| 13 | 1.0330 | 0.9681 | 13.1968 | 12.7753 | 0.0758 | 0.0783 | 76.2053 | 5.9650 | 13 |
| 14 | 1.0356 | 0.9656 | 14.2298 | 13.7410 | 0.0703 | 0.0728 | 88.7587 | 6.4594 | 14 |
| 15 | 1.0382 | 0.9632 | 15.2654 | 14.7042 | 0.0655 | 0.0680 | 102.2441 | 6.9534 | 15 |
| 16 | 1.0408 | 0.9608 | 16.3035 | 15.6650 | 0.0613 | 0.0638 | 116.6567 | 7.4469 | 16 |
| 17 | 1.0434 | 0.9584 | 17.3443 | 16.6235 | 0.0577 | 0.0602 | 131.9917 | 7.9401 | 17 |
| 18 | 1.0460 | 0.9561 | 18.3876 | 17.5795 | 0.0544 | 0.0569 | 148.2446 | 8.4328 | 18 |
| 19 | 1.0486 | 0.9537 | 19.4336 | 18.5332 | 0.0515 | 0.0540 | 165.4106 | 8.9251 | 19 |
| 20 | 1.0512 | 0.9513 | 20.4822 | 19.4845 | 0.0488 | 0.0513 | 183.4851 | 9.4170 | 20 |
| 21 | 1.0538 | 0.9489 | 21.5334 | 20.4334 | 0.0464 | 0.0489 | 202.4634 | 9.9085 | 21 |
| 22 | 1.0565 | 0.9466 | 22.5872 | 21.3800 | 0.0443 | 0.0468 | 222.3410 | 10.3995 | 22 |
| 23 | 1.0591 | 0.9442 | 23.6437 | 22.3241 | 0.0423 | 0.0448 | 243.1131 | 10.8901 | 23 |
| 24 | 1.0618 | 0.9418 | 24.7028 | 23.2660 | 0.0405 | 0.0430 | 264.7753 | 11.3804 | 24 |
| 25 | 1.0644 | 0.9395 | 25.7646 | 24.2055 | 0.0388 | 0.0413 | 287.3230 | 11.8702 | 25 |
| 26 | 1.0671 | 0.9371 | 26.8290 | 25.1426 | 0.0373 | 0.0398 | 310.7516 | 12.3596 | 26 |
| 27 | 1.0697 | 0.9348 | 27.8961 | 26.0774 | 0.0358 | 0.0383 | 335.0566 | 12.8485 | 27 |
| 28 | 1.0724 | 0.9325 | 28.9658 | 27.0099 | 0.0345 | 0.0370 | 360.2334 | 13.3371 | 28 |
| 29 | 1.0751 | 0.9301 | 30.0382 | 27.9400 | 0.0333 | 0.0358 | 386.2776 | 13.8252 | 29 |
| 30 | 1.0778 | 0.9278 | 31.1133 | 28.8679 | 0.0321 | 0.0346 | 413.1847 | 14.3130 | 30 |
| 36 | 1.0941 | 0.9140 | 37.6206 | 34.3865 | 0.0266 | 0.0291 | 592.4988 | 17.2306 | 36 |
| 40 | 1.1050 | 0.9050 | 42.0132 | 38.0199 | 0.0238 | 0.0263 | 728.7399 | 19.1673 | 40 |
| 48 | 1.1273 | 0.8871 | 50.9312 | 45.1787 | 0.0196 | 0.0221 | 1,040.0552 | 23.0209 | 48 |
| 50 | 1.1330 | 0.8826 | 53.1887 | 46.9462 | 0.0188 | 0.0213 | 1,125.7767 | 23.9802 | 50 |
| 52 | 1.1386 | 0.8782 | 55.4575 | 48.7048 | 0.0180 | 0.0205 | 1,214.5885 | 24.9377 | 52 |
| 60 | 1.1616 | 0.8609 | 64.6467 | 55.6524 | 0.0155 | 0.0180 | 1,600.0845 | 28.7514 | 60 |
| 70 | 1.1910 | 0.8396 | 76.3944 | 64.1439 | 0.0131 | 0.0156 | 2,147.6111 | 33.4812 | 70 |
| 72 | 1.1969 | 0.8355 | 78.7794 | 65.8169 | 0.0127 | 0.0152 | 2,265.5569 | 34.4221 | 72 |
| 80 | 1.2211 | 0.8189 | 88.4392 | 72.4260 | 0.0113 | 0.0138 | 2,764.4568 | 38.1694 | 80 |
| 84 | 1.2334 | 0.8108 | 93.3419 | 75.6813 | 0.0107 | 0.0132 | 3,029.7592 | 40.0331 | 84 |
| 90 | 1.2520 | 0.7987 | 100.7885 | 80.5038 | 0.0099 | 0.0124 | 3,446.8700 | 42.8162 | 90 |
| 96 | 1.2709 | 0.7869 | 108.3474 | 85.2546 | 0.0092 | 0.0117 | 3,886.2832 | 45.5844 | 96 |
| 100 | 1.2836 | 0.7790 | 113.4500 | 88.3825 | 0.0088 | 0.0113 | 4,191.2417 | 47.4216 | 100 |
| 104 | 1.2965 | 0.7713 | 118.6037 | 91.4793 | 0.0084 | 0.0109 | 4,505.5569 | 49.2522 | 104 |
| 120 | 1.3494 | 0.7411 | 139.7414 | 103.5618 | 0.0072 | 0.0097 | 5,852.1116 | 56.5084 | 120 |
| 240 | 1.8208 | 0.5492 | 328.3020 | 180.3109 | 0.0030 | 0.0055 | 19,398.9852 | 107.5863 | 240 |
| 360 | 2.4568 | 0.4070 | 582.7369 | 237.1894 | 0.0017 | 0.0042 | 36,263.9299 | 152.8902 | 360 |
| 480 | 3.3151 | 0.3016 | 926.0595 | 279.3418 | 0.0011 | 0.0036 | 53,820.7525 | 192.6699 | 480 |

0.50%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0050 | 0.9950 | 1.0000 | 0.9950 | 1.0000 | 1.0050 | 0.0000 | 0.0000 | 1 |
| 2 | 1.0100 | 0.9901 | 2.0050 | 1.9851 | 0.4988 | 0.5038 | 0.9901 | 0.4988 | 2 |
| 3 | 1.0151 | 0.9851 | 3.0150 | 2.9702 | 0.3317 | 0.3367 | 2.9604 | 0.9967 | 3 |
| 4 | 1.0202 | 0.9802 | 4.0301 | 3.9505 | 0.2481 | 0.2531 | 5.9011 | 1.4938 | 4 |
| 5 | 1.0253 | 0.9754 | 5.0503 | 4.9259 | 0.1980 | 0.2030 | 9.8026 | 1.9900 | 5 |
| 6 | 1.0304 | 0.9705 | 6.0755 | 5.8964 | 0.1646 | 0.1696 | 14.6552 | 2.4855 | 6 |
| 7 | 1.0355 | 0.9657 | 7.1059 | 6.8621 | 0.1407 | 0.1457 | 20.4493 | 2.9801 | 7 |
| 8 | 1.0407 | 0.9609 | 8.1414 | 7.8230 | 0.1228 | 0.1278 | 27.1755 | 3.4738 | 8 |
| 9 | 1.0459 | 0.9561 | 9.1821 | 8.7791 | 0.1089 | 0.1139 | 34.8244 | 3.9668 | 9 |
| 10 | 1.0511 | 0.9513 | 10.2280 | 9.7304 | 0.0978 | 0.1028 | 43.3865 | 4.4589 | 10 |
| 11 | 1.0564 | 0.9466 | 11.2792 | 10.6770 | 0.0887 | 0.0937 | 52.8526 | 4.9501 | 11 |
| 12 | 1.0617 | 0.9419 | 12.3356 | 11.6189 | 0.0811 | 0.0861 | 63.2136 | 5.4406 | 12 |
| 13 | 1.0670 | 0.9372 | 13.3972 | 12.5562 | 0.0746 | 0.0796 | 74.4602 | 5.9302 | 13 |
| 14 | 1.0723 | 0.9326 | 14.4642 | 13.4887 | 0.0691 | 0.0741 | 86.5835 | 6.4190 | 14 |
| 15 | 1.0777 | 0.9279 | 15.5365 | 14.4166 | 0.0644 | 0.0694 | 99.5743 | 6.9069 | 15 |
| 16 | 1.0831 | 0.9233 | 16.6142 | 15.3399 | 0.0602 | 0.0652 | 113.4238 | 7.3940 | 16 |
| 17 | 1.0885 | 0.9187 | 17.6973 | 16.2586 | 0.0565 | 0.0615 | 128.1231 | 7.8803 | 17 |
| 18 | 1.0939 | 0.9141 | 18.7858 | 17.1728 | 0.0532 | 0.0582 | 143.6634 | 8.3658 | 18 |
| 19 | 1.0994 | 0.9096 | 19.8797 | 18.0824 | 0.0503 | 0.0553 | 160.0360 | 8.8504 | 19 |
| 20 | 1.1049 | 0.9051 | 20.9791 | 18.9874 | 0.0477 | 0.0527 | 177.2322 | 9.3342 | 20 |
| 21 | 1.1104 | 0.9006 | 22.0840 | 19.8880 | 0.0453 | 0.0503 | 195.2434 | 9.8172 | 21 |
| 22 | 1.1160 | 0.8961 | 23.1944 | 20.7841 | 0.0431 | 0.0481 | 214.0611 | 10.2993 | 22 |
| 23 | 1.1216 | 0.8916 | 24.3104 | 21.6757 | 0.0411 | 0.0461 | 233.6768 | 10.7806 | 23 |
| 24 | 1.1272 | 0.8872 | 25.4320 | 22.5629 | 0.0393 | 0.0443 | 254.0820 | 11.2611 | 24 |
| 25 | 1.1328 | 0.8828 | 26.5591 | 23.4456 | 0.0377 | 0.0427 | 275.2686 | 11.7407 | 25 |
| 26 | 1.1385 | 0.8784 | 27.6919 | 24.3240 | 0.0361 | 0.0411 | 297.2281 | 12.2195 | 26 |
| 27 | 1.1442 | 0.8740 | 28.8304 | 25.1980 | 0.0347 | 0.0397 | 319.9523 | 12.6975 | 27 |
| 28 | 1.1499 | 0.8697 | 29.9745 | 26.0677 | 0.0334 | 0.0384 | 343.4332 | 13.1747 | 28 |
| 29 | 1.1556 | 0.8653 | 31.1244 | 26.9330 | 0.0321 | 0.0371 | 367.6625 | 13.6510 | 29 |
| 30 | 1.1614 | 0.8610 | 32.2800 | 27.7941 | 0.0310 | 0.0360 | 392.6324 | 14.1265 | 30 |
| 36 | 1.1967 | 0.8356 | 39.3361 | 32.8710 | 0.0254 | 0.0304 | 557.5598 | 16.9621 | 36 |
| 40 | 1.2208 | 0.8191 | 44.1588 | 36.1722 | 0.0226 | 0.0276 | 681.3347 | 18.8359 | 40 |
| 48 | 1.2705 | 0.7871 | 54.0978 | 42.5803 | 0.0185 | 0.0235 | 959.9188 | 22.5437 | 48 |
| 50 | 1.2832 | 0.7793 | 56.6452 | 44.1428 | 0.0177 | 0.0227 | 1,035.6966 | 23.4624 | 50 |
| 52 | 1.2961 | 0.7716 | 59.2180 | 45.6897 | 0.0169 | 0.0219 | 1,113.8162 | 24.3778 | 52 |
| 60 | 1.3489 | 0.7414 | 69.7700 | 51.7256 | 0.0143 | 0.0193 | 1,448.6458 | 28.0064 | 60 |
| 70 | 1.4178 | 0.7053 | 83.5661 | 58.9394 | 0.0120 | 0.0170 | 1,913.6427 | 32.4680 | 70 |
| 72 | 1.4320 | 0.6983 | 86.4089 | 60.3395 | 0.0116 | 0.0166 | 2,012.3478 | 33.3504 | 72 |
| 80 | 1.4903 | 0.6710 | 98.0677 | 65.8023 | 0.0102 | 0.0152 | 2,424.6455 | 36.8474 | 80 |
| 84 | 1.5204 | 0.6577 | 104.0739 | 68.4530 | 0.0096 | 0.0146 | 2,640.6641 | 38.5763 | 84 |
| 90 | 1.5666 | 0.6383 | 113.3109 | 72.3313 | 0.0088 | 0.0138 | 2,976.0769 | 41.1451 | 90 |
| 96 | 1.6141 | 0.6195 | 122.8285 | 76.0952 | 0.0081 | 0.0131 | 3,324.1846 | 43.6845 | 96 |
| 100 | 1.6467 | 0.6073 | 129.3337 | 78.5426 | 0.0077 | 0.0127 | 3,562.7934 | 45.3613 | 100 |
| 104 | 1.6798 | 0.5953 | 135.9699 | 80.9417 | 0.0074 | 0.0124 | 3,806.2855 | 47.0250 | 104 |
| 120 | 1.8194 | 0.5496 | 163.8793 | 90.0735 | 0.0061 | 0.0111 | 4,823.5051 | 53.5508 | 120 |
| 240 | 3.3102 | 0.3021 | 462.0409 | 139.5808 | 0.0022 | 0.0072 | 13,415.5395 | 96.1131 | 240 |
| 360 | 6.0226 | 0.1660 | 1,004.5150 | 166.7916 | 0.0010 | 0.0060 | 21,403.3041 | 128.3236 | 360 |
| 480 | 10.9575 | 0.0913 | 1,991.4907 | 181.7476 | 0.0005 | 0.0055 | 27,588.3573 | 151.7949 | 480 |

0.75%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0075 | 0.9926 | 1.0000 | 0.9926 | 1.0000 | 1.0075 | 0.0000 | 0.0000 | 1 |
| 2 | 1.0151 | 0.9852 | 2.0075 | 1.9777 | 0.4981 | 0.5056 | 0.9852 | 0.4981 | 2 |
| 3 | 1.0227 | 0.9778 | 3.0226 | 2.9556 | 0.3308 | 0.3383 | 2.9408 | 0.9950 | 3 |
| 4 | 1.0303 | 0.9706 | 4.0452 | 3.9261 | 0.2472 | 0.2547 | 5.8525 | 1.4907 | 4 |
| 5 | 1.0381 | 0.9633 | 5.0756 | 4.8894 | 0.1970 | 0.2045 | 9.7058 | 1.9851 | 5 |
| 6 | 1.0459 | 0.9562 | 6.1136 | 5.8456 | 0.1636 | 0.1711 | 14.4866 | 2.4782 | 6 |
| 7 | 1.0537 | 0.9490 | 7.1595 | 6.7946 | 0.1397 | 0.1472 | 20.1808 | 2.9701 | 7 |
| 8 | 1.0616 | 0.9420 | 8.2132 | 7.7366 | 0.1218 | 0.1293 | 26.7747 | 3.4608 | 8 |
| 9 | 1.0696 | 0.9350 | 9.2748 | 8.6716 | 0.1078 | 0.1153 | 34.2544 | 3.9502 | 9 |
| 10 | 1.0776 | 0.9280 | 10.3443 | 9.5996 | 0.0967 | 0.1042 | 42.6064 | 4.4384 | 10 |
| 11 | 1.0857 | 0.9211 | 11.4219 | 10.5207 | 0.0876 | 0.0951 | 51.8174 | 4.9253 | 11 |
| 12 | 1.0938 | 0.9142 | 12.5076 | 11.4349 | 0.0800 | 0.0875 | 61.8740 | 5.4110 | 12 |
| 13 | 1.1020 | 0.9074 | 13.6014 | 12.3423 | 0.0735 | 0.0810 | 72.7632 | 5.8954 | 13 |
| 14 | 1.1103 | 0.9007 | 14.7034 | 13.2430 | 0.0680 | 0.0755 | 84.4720 | 6.3786 | 14 |
| 15 | 1.1186 | 0.8940 | 15.8137 | 14.1370 | 0.0632 | 0.0707 | 96.9876 | 6.8606 | 15 |
| 16 | 1.1270 | 0.8873 | 16.9323 | 15.0243 | 0.0591 | 0.0666 | 110.2973 | 7.3413 | 16 |
| 17 | 1.1354 | 0.8807 | 18.0593 | 15.9050 | 0.0554 | 0.0629 | 124.3887 | 7.8207 | 17 |
| 18 | 1.1440 | 0.8742 | 19.1947 | 16.7792 | 0.0521 | 0.0596 | 139.2494 | 8.2989 | 18 |
| 19 | 1.1525 | 0.8676 | 20.3387 | 17.6468 | 0.0492 | 0.0567 | 154.8671 | 8.7759 | 19 |
| 20 | 1.1612 | 0.8612 | 21.4912 | 18.5080 | 0.0465 | 0.0540 | 171.2297 | 9.2516 | 20 |
| 21 | 1.1699 | 0.8548 | 22.6524 | 19.3628 | 0.0441 | 0.0516 | 188.3253 | 9.7261 | 21 |
| 22 | 1.1787 | 0.8484 | 23.8223 | 20.2112 | 0.0420 | 0.0495 | 206.1420 | 10.1994 | 22 |
| 23 | 1.1875 | 0.8421 | 25.0010 | 21.0533 | 0.0400 | 0.0475 | 224.6682 | 10.6714 | 23 |
| 24 | 1.1964 | 0.8358 | 26.1885 | 21.8891 | 0.0382 | 0.0457 | 243.8923 | 11.1422 | 24 |
| 25 | 1.2054 | 0.8296 | 27.3849 | 22.7188 | 0.0365 | 0.0440 | 263.8029 | 11.6117 | 25 |
| 26 | 1.2144 | 0.8234 | 28.5903 | 23.5422 | 0.0350 | 0.0425 | 284.3888 | 12.0800 | 26 |
| 27 | 1.2235 | 0.8173 | 29.8047 | 24.3595 | 0.0336 | 0.0411 | 305.6387 | 12.5470 | 27 |
| 28 | 1.2327 | 0.8112 | 31.0282 | 25.1707 | 0.0322 | 0.0397 | 327.5416 | 13.0128 | 28 |
| 29 | 1.2420 | 0.8052 | 32.2609 | 25.9759 | 0.0310 | 0.0385 | 350.0867 | 13.4774 | 29 |
| 30 | 1.2513 | 0.7992 | 33.5029 | 26.7751 | 0.0298 | 0.0373 | 373.2631 | 13.9407 | 30 |
| 36 | 1.3086 | 0.7641 | 41.1527 | 31.4468 | 0.0243 | 0.0318 | 524.9924 | 16.6946 | 36 |
| 40 | 1.3483 | 0.7416 | 46.4465 | 34.4469 | 0.0215 | 0.0290 | 637.4693 | 18.5058 | 40 |
| 48 | 1.4314 | 0.6986 | 57.5207 | 40.1848 | 0.0174 | 0.0249 | 886.8404 | 22.0691 | 48 |
| 50 | 1.4530 | 0.6883 | 60.3943 | 41.5664 | 0.0166 | 0.0241 | 953.8486 | 22.9476 | 50 |
| 52 | 1.4748 | 0.6780 | 63.3111 | 42.9276 | 0.0158 | 0.0233 | 1,022.5852 | 23.8211 | 52 |
| 60 | 1.5657 | 0.6387 | 75.4241 | 48.1734 | 0.0133 | 0.0208 | 1,313.5189 | 27.2665 | 60 |
| 70 | 1.6872 | 0.5927 | 91.6201 | 54.3046 | 0.0109 | 0.0184 | 1,708.6065 | 31.4634 | 70 |
| 72 | 1.7126 | 0.5839 | 95.0070 | 55.4768 | 0.0105 | 0.0180 | 1,791.2463 | 32.2882 | 72 |
| 80 | 1.8180 | 0.5500 | 109.0725 | 59.9944 | 0.0092 | 0.0167 | 2,132.1472 | 35.5391 | 80 |
| 84 | 1.8732 | 0.5338 | 116.4269 | 62.1540 | 0.0086 | 0.0161 | 2,308.1283 | 37.1357 | 84 |
| 90 | 1.9591 | 0.5104 | 127.8790 | 65.2746 | 0.0078 | 0.0153 | 2,577.9961 | 39.4946 | 90 |
| 96 | 2.0489 | 0.4881 | 139.8562 | 68.2584 | 0.0072 | 0.0147 | 2,853.9352 | 41.8107 | 96 |
| 100 | 2.1111 | 0.4737 | 148.1445 | 70.1746 | 0.0068 | 0.0143 | 3,040.7453 | 43.3311 | 100 |
| 104 | 2.1751 | 0.4597 | 156.6843 | 72.0344 | 0.0064 | 0.0139 | 3,229.4936 | 44.8327 | 104 |
| 120 | 2.4514 | 0.4079 | 193.5143 | 78.9417 | 0.0052 | 0.0127 | 3,998.5621 | 50.6521 | 120 |
| 240 | 6.0092 | 0.1664 | 667.8869 | 111.1450 | 0.0015 | 0.0090 | 9,494.1162 | 85.4210 | 240 |
| 360 | 14.7306 | 0.0679 | 1,830.7435 | 124.2819 | 0.0005 | 0.0080 | 13,312.3871 | 107.1145 | 360 |
| 480 | 36.1099 | 0.0277 | 4,681.3203 | 129.6409 | 0.0002 | 0.0077 | 15,513.0866 | 119.6620 | 480 |

1.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0100 | 0.9901 | 1.0000 | 0.9901 | 1.0000 | 1.0100 | 0.0000 | 0.0000 | 1 |
| 2 | 1.0201 | 0.9803 | 2.0100 | 1.9704 | 0.4975 | 0.5075 | 0.9803 | 0.4975 | 2 |
| 3 | 1.0303 | 0.9706 | 3.0301 | 2.9410 | 0.3300 | 0.3400 | 2.9215 | 0.9934 | 3 |
| 4 | 1.0406 | 0.9610 | 4.0604 | 3.9020 | 0.2463 | 0.2563 | 5.8044 | 1.4876 | 4 |
| 5 | 1.0510 | 0.9515 | 5.1010 | 4.8534 | 0.1960 | 0.2060 | 9.6103 | 1.9801 | 5 |
| 6 | 1.0615 | 0.9420 | 6.1520 | 5.7955 | 0.1625 | 0.1725 | 14.3205 | 2.4710 | 6 |
| 7 | 1.0721 | 0.9327 | 7.2135 | 6.7282 | 0.1386 | 0.1486 | 19.9168 | 2.9602 | 7 |
| 8 | 1.0829 | 0.9235 | 8.2857 | 7.6517 | 0.1207 | 0.1307 | 26.3812 | 3.4478 | 8 |
| 9 | 1.0937 | 0.9143 | 9.3685 | 8.5660 | 0.1067 | 0.1167 | 33.6959 | 3.9337 | 9 |
| 10 | 1.1046 | 0.9053 | 10.4622 | 9.4713 | 0.0956 | 0.1056 | 41.8435 | 4.4179 | 10 |
| 11 | 1.1157 | 0.8963 | 11.5668 | 10.3676 | 0.0865 | 0.0965 | 50.8067 | 4.9005 | 11 |
| 12 | 1.1268 | 0.8874 | 12.6825 | 11.2551 | 0.0788 | 0.0888 | 60.5687 | 5.3815 | 12 |
| 13 | 1.1381 | 0.8787 | 13.8093 | 12.1337 | 0.0724 | 0.0824 | 71.1126 | 5.8607 | 13 |
| 14 | 1.1495 | 0.8700 | 14.9474 | 13.0037 | 0.0669 | 0.0769 | 82.4221 | 6.3384 | 14 |
| 15 | 1.1610 | 0.8613 | 16.0969 | 13.8651 | 0.0621 | 0.0721 | 94.4810 | 6.8143 | 15 |
| 16 | 1.1726 | 0.8528 | 17.2579 | 14.7179 | 0.0579 | 0.0679 | 107.2734 | 7.2886 | 16 |
| 17 | 1.1843 | 0.8444 | 18.4304 | 15.5623 | 0.0543 | 0.0643 | 120.7834 | 7.7613 | 17 |
| 18 | 1.1961 | 0.8360 | 19.6147 | 16.3983 | 0.0510 | 0.0610 | 134.9957 | 8.2323 | 18 |
| 19 | 1.2081 | 0.8277 | 20.8109 | 17.2260 | 0.0481 | 0.0581 | 149.8950 | 8.7017 | 19 |
| 20 | 1.2202 | 0.8195 | 22.0190 | 18.0456 | 0.0454 | 0.0554 | 165.4664 | 9.1694 | 20 |
| 21 | 1.2324 | 0.8114 | 23.2392 | 18.8570 | 0.0430 | 0.0530 | 181.6950 | 9.6354 | 21 |
| 22 | 1.2447 | 0.8034 | 24.4716 | 19.6604 | 0.0409 | 0.0509 | 198.5663 | 10.0998 | 22 |
| 23 | 1.2572 | 0.7954 | 25.7163 | 20.4558 | 0.0389 | 0.0489 | 216.0660 | 10.5626 | 23 |
| 24 | 1.2697 | 0.7876 | 26.9735 | 21.2434 | 0.0371 | 0.0471 | 234.1800 | 11.0237 | 24 |
| 25 | 1.2824 | 0.7798 | 28.2432 | 22.0232 | 0.0354 | 0.0454 | 252.8945 | 11.4831 | 25 |
| 26 | 1.2953 | 0.7720 | 29.5256 | 22.7952 | 0.0339 | 0.0439 | 272.1957 | 11.9409 | 26 |
| 27 | 1.3082 | 0.7644 | 30.8209 | 23.5596 | 0.0324 | 0.0424 | 292.0702 | 12.3971 | 27 |
| 28 | 1.3213 | 0.7568 | 32.1291 | 24.3164 | 0.0311 | 0.0411 | 312.5047 | 12.8516 | 28 |
| 29 | 1.3345 | 0.7493 | 33.4504 | 25.0658 | 0.0299 | 0.0399 | 333.4863 | 13.3044 | 29 |
| 30 | 1.3478 | 0.7419 | 34.7849 | 25.8077 | 0.0287 | 0.0387 | 355.0021 | 13.7557 | 30 |
| 36 | 1.4308 | 0.6989 | 43.0769 | 30.1075 | 0.0232 | 0.0332 | 494.6207 | 16.4285 | 36 |
| 40 | 1.4889 | 0.6717 | 48.8864 | 32.8347 | 0.0205 | 0.0305 | 596.8561 | 18.1776 | 40 |
| 48 | 1.6122 | 0.6203 | 61.2226 | 37.9740 | 0.0163 | 0.0263 | 820.1460 | 21.5976 | 48 |
| 50 | 1.6446 | 0.6080 | 64.4632 | 39.1961 | 0.0155 | 0.0255 | 879.4176 | 22.4363 | 50 |
| 52 | 1.6777 | 0.5961 | 67.7689 | 40.3942 | 0.0148 | 0.0248 | 939.9175 | 23.2686 | 52 |
| 60 | 1.8167 | 0.5504 | 81.6697 | 44.9550 | 0.0122 | 0.0222 | 1,192.8061 | 26.5333 | 60 |
| 70 | 2.0068 | 0.4983 | 100.6763 | 50.1685 | 0.0099 | 0.0199 | 1,528.6474 | 30.4703 | 70 |
| 72 | 2.0471 | 0.4885 | 104.7099 | 51.1504 | 0.0096 | 0.0196 | 1,597.8673 | 31.2386 | 72 |
| 80 | 2.2167 | 0.4511 | 121.6715 | 54.8882 | 0.0082 | 0.0182 | 1,879.8771 | 34.2492 | 80 |
| 84 | 2.3067 | 0.4335 | 130.6723 | 56.6485 | 0.0077 | 0.0177 | 2,023.3153 | 35.7170 | 84 |
| 90 | 2.4486 | 0.4084 | 144.8633 | 59.1609 | 0.0069 | 0.0169 | 2,240.5675 | 37.8724 | 90 |
| 96 | 2.5993 | 0.3847 | 159.9273 | 61.5277 | 0.0063 | 0.0163 | 2,459.4298 | 39.9727 | 96 |
| 100 | 2.7048 | 0.3697 | 170.4814 | 63.0289 | 0.0059 | 0.0159 | 2,605.7758 | 41.3426 | 100 |
| 104 | 2.8146 | 0.3553 | 181.4640 | 64.4715 | 0.0055 | 0.0155 | 2,752.1818 | 42.6884 | 104 |
| 120 | 3.3004 | 0.3030 | 230.0387 | 69.7005 | 0.0043 | 0.0143 | 3,334.1148 | 47.8349 | 120 |
| 240 | 10.8926 | 0.0918 | 989.2554 | 90.8194 | 0.0010 | 0.0110 | 6,878.6016 | 75.7393 | 240 |
| 360 | 35.9496 | 0.0278 | 3,494.9641 | 97.2183 | 0.0003 | 0.0103 | 8,720.4323 | 89.6995 | 360 |
| 480 | 118.6477 | 0.0084 | 11,764.7725 | 99.1572 | 0.0001 | 0.0101 | 9,511.1579 | 95.9200 | 480 |

2.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0200 | 0.9804 | 1.0000 | 0.9804 | 1.0000 | 1.0200 | 0.0000 | 0.0000 | 1 |
| 2 | 1.0404 | 0.9612 | 2.0200 | 1.9416 | 0.4950 | 0.5150 | 0.9612 | 0.4950 | 2 |
| 3 | 1.0612 | 0.9423 | 3.0604 | 2.8839 | 0.3268 | 0.3468 | 2.8458 | 0.9868 | 3 |
| 4 | 1.0824 | 0.9238 | 4.1216 | 3.8077 | 0.2426 | 0.2626 | 5.6173 | 1.4752 | 4 |
| 5 | 1.1041 | 0.9057 | 5.2040 | 4.7135 | 0.1922 | 0.2122 | 9.2403 | 1.9604 | 5 |
| 6 | 1.1262 | 0.8880 | 6.3081 | 5.6014 | 0.1585 | 0.1785 | 13.6801 | 2.4423 | 6 |
| 7 | 1.1487 | 0.8706 | 7.4343 | 6.4720 | 0.1345 | 0.1545 | 18.9035 | 2.9208 | 7 |
| 8 | 1.1717 | 0.8535 | 8.5830 | 7.3255 | 0.1165 | 0.1365 | 24.8779 | 3.3961 | 8 |
| 9 | 1.1951 | 0.8368 | 9.7546 | 8.1622 | 0.1025 | 0.1225 | 31.5720 | 3.8681 | 9 |
| 10 | 1.2190 | 0.8203 | 10.9497 | 8.9826 | 0.0913 | 0.1113 | 38.9551 | 4.3367 | 10 |
| 11 | 1.2434 | 0.8043 | 12.1687 | 9.7868 | 0.0822 | 0.1022 | 46.9977 | 4.8021 | 11 |
| 12 | 1.2682 | 0.7885 | 13.4121 | 10.5753 | 0.0746 | 0.0946 | 55.6712 | 5.2642 | 12 |
| 13 | 1.2936 | 0.7730 | 14.6803 | 11.3484 | 0.0681 | 0.0881 | 64.9475 | 5.7231 | 13 |
| 14 | 1.3195 | 0.7579 | 15.9739 | 12.1062 | 0.0626 | 0.0826 | 74.7999 | 6.1786 | 14 |
| 15 | 1.3459 | 0.7430 | 17.2934 | 12.8493 | 0.0578 | 0.0778 | 85.2021 | 6.6309 | 15 |
| 16 | 1.3728 | 0.7284 | 18.6393 | 13.5777 | 0.0537 | 0.0737 | 96.1288 | 7.0799 | 16 |
| 17 | 1.4002 | 0.7142 | 20.0121 | 14.2919 | 0.0500 | 0.0700 | 107.5554 | 7.5256 | 17 |
| 18 | 1.4282 | 0.7002 | 21.4123 | 14.9920 | 0.0467 | 0.0667 | 119.4581 | 7.9681 | 18 |
| 19 | 1.4568 | 0.6864 | 22.8406 | 15.6785 | 0.0438 | 0.0638 | 131.8139 | 8.4073 | 19 |
| 20 | 1.4859 | 0.6730 | 24.2974 | 16.3514 | 0.0412 | 0.0612 | 144.6003 | 8.8433 | 20 |
| 21 | 1.5157 | 0.6598 | 25.7833 | 17.0112 | 0.0388 | 0.0588 | 157.7959 | 9.2760 | 21 |
| 22 | 1.5460 | 0.6468 | 27.2990 | 17.6580 | 0.0366 | 0.0566 | 171.3795 | 9.7055 | 22 |
| 23 | 1.5769 | 0.6342 | 28.8450 | 18.2922 | 0.0347 | 0.0547 | 185.3309 | 10.1317 | 23 |
| 24 | 1.6084 | 0.6217 | 30.4219 | 18.9139 | 0.0329 | 0.0529 | 199.6305 | 10.5547 | 24 |
| 25 | 1.6406 | 0.6095 | 32.0303 | 19.5235 | 0.0312 | 0.0512 | 214.2592 | 10.9745 | 25 |
| 26 | 1.6734 | 0.5976 | 33.6709 | 20.1210 | 0.0297 | 0.0497 | 229.1987 | 11.3910 | 26 |
| 27 | 1.7069 | 0.5859 | 35.3443 | 20.7069 | 0.0283 | 0.0483 | 244.4311 | 11.8043 | 27 |
| 28 | 1.7410 | 0.5744 | 37.0512 | 21.2813 | 0.0270 | 0.0470 | 259.9392 | 12.2145 | 28 |
| 29 | 1.7758 | 0.5631 | 38.7922 | 21.8444 | 0.0258 | 0.0458 | 275.7064 | 12.6214 | 29 |
| 30 | 1.8114 | 0.5521 | 40.5681 | 22.3965 | 0.0246 | 0.0446 | 291.7164 | 13.0251 | 30 |
| 36 | 2.0399 | 0.4902 | 51.9944 | 25.4888 | 0.0192 | 0.0392 | 392.0405 | 15.3809 | 36 |
| 40 | 2.2080 | 0.4529 | 60.4020 | 27.3555 | 0.0166 | 0.0366 | 461.9931 | 16.8885 | 40 |
| 48 | 2.5871 | 0.3865 | 79.3535 | 30.6731 | 0.0126 | 0.0326 | 605.9657 | 19.7556 | 48 |
| 50 | 2.6916 | 0.3715 | 84.5794 | 31.4236 | 0.0118 | 0.0318 | 642.3606 | 20.4420 | 50 |
| 52 | 2.8003 | 0.3571 | 90.0164 | 32.1449 | 0.0111 | 0.0311 | 678.7849 | 21.1164 | 52 |
| 60 | 3.2810 | 0.3048 | 114.0515 | 34.7609 | 0.0088 | 0.0288 | 823.6975 | 23.6961 | 60 |
| 70 | 3.9996 | 0.2500 | 149.9779 | 37.4986 | 0.0067 | 0.0267 | 999.8343 | 26.6632 | 70 |
| 72 | 4.1611 | 0.2403 | 158.0570 | 37.9841 | 0.0063 | 0.0263 | 1,034.0557 | 27.2234 | 72 |
| 80 | 4.8754 | 0.2051 | 193.7720 | 39.7445 | 0.0052 | 0.0252 | 1,166.7868 | 29.3572 | 80 |
| 84 | 5.2773 | 0.1895 | 213.8666 | 40.5255 | 0.0047 | 0.0247 | 1,230.4191 | 30.3616 | 84 |
| 90 | 5.9431 | 0.1683 | 247.1567 | 41.5869 | 0.0040 | 0.0240 | 1,322.1701 | 31.7929 | 90 |
| 96 | 6.6929 | 0.1494 | 284.6467 | 42.5294 | 0.0035 | 0.0235 | 1,409.2973 | 33.1370 | 96 |
| 100 | 7.2446 | 0.1380 | 312.2323 | 43.0984 | 0.0032 | 0.0232 | 1,464.7527 | 33.9863 | 100 |
| 104 | 7.8418 | 0.1275 | 342.0919 | 43.6239 | 0.0029 | 0.0229 | 1,518.0873 | 34.7994 | 104 |
| 120 | 10.7652 | 0.0929 | 488.2582 | 45.3554 | 0.0020 | 0.0220 | 1,710.4160 | 37.7114 | 120 |
| 240 | 115.8887 | 0.0086 | 5,744.4368 | 49.5686 | 0.0002 | 0.0202 | 2,374.8800 | 47.9110 | 240 |
| 360 | 1,247.5611 | 0.0008 | 62,328.0564 | 49.9599 | 0.0000 | 0.0200 | 2,483.5679 | 49.7112 | 360 |
| 480 | 13,430.1989 | 0.0001 | 671,459.9468 | 49.9963 | 0.0000 | 0.0200 | 2,498.0268 | 49.9643 | 480 |

3.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0300 | 0.9709 | 1.0000 | 0.9709 | 1.0000 | 1.0300 | 0.0000 | 0.0000 | 1 |
| 2 | 1.0609 | 0.9426 | 2.0300 | 1.9135 | 0.4926 | 0.5226 | 0.9426 | 0.4926 | 2 |
| 3 | 1.0927 | 0.9151 | 3.0909 | 2.8286 | 0.3235 | 0.3535 | 2.7729 | 0.9803 | 3 |
| 4 | 1.1255 | 0.8885 | 4.1836 | 3.7171 | 0.2390 | 0.2690 | 5.4383 | 1.4631 | 4 |
| 5 | 1.1593 | 0.8626 | 5.3091 | 4.5797 | 0.1884 | 0.2184 | 8.8888 | 1.9409 | 5 |
| 6 | 1.1941 | 0.8375 | 6.4684 | 5.4172 | 0.1546 | 0.1846 | 13.0762 | 2.4138 | 6 |
| 7 | 1.2299 | 0.8131 | 7.6625 | 6.2303 | 0.1305 | 0.1605 | 17.9547 | 2.8819 | 7 |
| 8 | 1.2668 | 0.7894 | 8.8923 | 7.0197 | 0.1125 | 0.1425 | 23.4806 | 3.3450 | 8 |
| 9 | 1.3048 | 0.7664 | 10.1591 | 7.7861 | 0.0984 | 0.1284 | 29.6119 | 3.8032 | 9 |
| 10 | 1.3439 | 0.7441 | 11.4639 | 8.5302 | 0.0872 | 0.1172 | 36.3088 | 4.2565 | 10 |
| 11 | 1.3842 | 0.7224 | 12.8078 | 9.2526 | 0.0781 | 0.1081 | 43.5330 | 4.7049 | 11 |
| 12 | 1.4258 | 0.7014 | 14.1920 | 9.9540 | 0.0705 | 0.1005 | 51.2482 | 5.1485 | 12 |
| 13 | 1.4685 | 0.6810 | 15.6178 | 10.6350 | 0.0640 | 0.0940 | 59.4196 | 5.5872 | 13 |
| 14 | 1.5126 | 0.6611 | 17.0863 | 11.2961 | 0.0585 | 0.0885 | 68.0141 | 6.0210 | 14 |
| 15 | 1.5580 | 0.6419 | 18.5989 | 11.9379 | 0.0538 | 0.0838 | 77.0002 | 6.4500 | 15 |
| 16 | 1.6047 | 0.6232 | 20.1569 | 12.5611 | 0.0496 | 0.0796 | 86.3477 | 6.8742 | 16 |
| 17 | 1.6528 | 0.6050 | 21.7616 | 13.1661 | 0.0460 | 0.0760 | 96.0280 | 7.2936 | 17 |
| 18 | 1.7024 | 0.5874 | 23.4144 | 13.7535 | 0.0427 | 0.0727 | 106.0137 | 7.7081 | 18 |
| 19 | 1.7535 | 0.5703 | 25.1169 | 14.3238 | 0.0398 | 0.0698 | 116.2788 | 8.1179 | 19 |
| 20 | 1.8061 | 0.5537 | 26.8704 | 14.8775 | 0.0372 | 0.0672 | 126.7987 | 8.5229 | 20 |
| 21 | 1.8603 | 0.5375 | 28.6765 | 15.4150 | 0.0349 | 0.0649 | 137.5496 | 8.9231 | 21 |
| 22 | 1.9161 | 0.5219 | 30.5368 | 15.9369 | 0.0327 | 0.0627 | 148.5094 | 9.3186 | 22 |
| 23 | 1.9736 | 0.5067 | 32.4529 | 16.4436 | 0.0308 | 0.0608 | 159.6566 | 9.7093 | 23 |
| 24 | 2.0328 | 0.4919 | 34.4265 | 16.9355 | 0.0290 | 0.0590 | 170.9711 | 10.0954 | 24 |
| 25 | 2.0938 | 0.4776 | 36.4593 | 17.4131 | 0.0274 | 0.0574 | 182.4336 | 10.4768 | 25 |
| 26 | 2.1566 | 0.4637 | 38.5530 | 17.8768 | 0.0259 | 0.0559 | 194.0260 | 10.8535 | 26 |
| 27 | 2.2213 | 0.4502 | 40.7096 | 18.3270 | 0.0246 | 0.0546 | 205.7309 | 11.2255 | 27 |
| 28 | 2.2879 | 0.4371 | 42.9309 | 18.7641 | 0.0233 | 0.0533 | 217.5320 | 11.5930 | 28 |
| 29 | 2.3566 | 0.4243 | 45.2189 | 19.1885 | 0.0221 | 0.0521 | 229.4137 | 11.9558 | 29 |
| 30 | 2.4273 | 0.4120 | 47.5754 | 19.6004 | 0.0210 | 0.0510 | 241.3613 | 12.3141 | 30 |
| 36 | 2.8983 | 0.3450 | 63.2759 | 21.8323 | 0.0158 | 0.0458 | 313.7028 | 14.3688 | 36 |
| 40 | 3.2620 | 0.3066 | 75.4013 | 23.1148 | 0.0133 | 0.0433 | 361.7499 | 15.6502 | 40 |
| 48 | 4.1323 | 0.2420 | 104.4084 | 25.2667 | 0.0096 | 0.0396 | 455.0255 | 18.0089 | 48 |
| 50 | 4.3839 | 0.2281 | 112.7969 | 25.7298 | 0.0089 | 0.0389 | 477.4803 | 18.5575 | 50 |
| 52 | 4.6509 | 0.2150 | 121.6962 | 26.1662 | 0.0082 | 0.0382 | 499.5191 | 19.0902 | 52 |
| 60 | 5.8916 | 0.1697 | 163.0534 | 27.6756 | 0.0061 | 0.0361 | 583.0526 | 21.0674 | 60 |
| 70 | 7.9178 | 0.1263 | 230.5941 | 29.1234 | 0.0043 | 0.0343 | 676.0869 | 23.2145 | 70 |
| 72 | 8.4000 | 0.1190 | 246.6672 | 29.3651 | 0.0041 | 0.0341 | 693.1226 | 23.6036 | 72 |
| 80 | 10.6409 | 0.0940 | 321.3630 | 30.2008 | 0.0031 | 0.0331 | 756.0865 | 25.0353 | 80 |
| 84 | 11.9764 | 0.0835 | 365.8805 | 30.5501 | 0.0027 | 0.0327 | 784.5434 | 25.6806 | 84 |
| 90 | 14.3005 | 0.0699 | 443.3489 | 31.0024 | 0.0023 | 0.0323 | 823.6302 | 26.5667 | 90 |
| 96 | 17.0755 | 0.0586 | 535.8502 | 31.3812 | 0.0019 | 0.0319 | 858.6377 | 27.3615 | 96 |
| 100 | 19.2186 | 0.0520 | 607.2877 | 31.5989 | 0.0016 | 0.0316 | 879.8540 | 27.8444 | 100 |
| 104 | 21.6307 | 0.0462 | 687.6913 | 31.7923 | 0.0015 | 0.0315 | 899.4781 | 28.2923 | 104 |
| 120 | 34.7110 | 0.0288 | 1,123.6996 | 32.3730 | 0.0009 | 0.0309 | 963.8635 | 29.7737 | 120 |
| 240 | 1,204.8526 | 0.0008 | 40,128.4209 | 33.3057 | 0.0000 | 0.0300 | 1,103.5491 | 33.1340 | 240 |
| 360 | 41,821.6241 | 0.0000 | 1,394,020.8023 | 33.3325 | 0.0000 | 0.0300 | 1,110.7976 | 33.3247 | 360 |
| 480 | 1,451,669.8550 | 0.0000 | 48,388,961.8342 | 33.3333 | 0.0000 | 0.0300 | 1,111.0993 | 33.3330 | 480 |

4.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0400 | 0.9615 | 1.0000 | 0.9615 | 1.0000 | 1.0400 | 0.0000 | 0.0000 | 1 |
| 2 | 1.0816 | 0.9246 | 2.0400 | 1.8861 | 0.4902 | 0.5302 | 0.9246 | 0.4902 | 2 |
| 3 | 1.1249 | 0.8890 | 3.1216 | 2.7751 | 0.3203 | 0.3603 | 2.7025 | 0.9739 | 3 |
| 4 | 1.1699 | 0.8548 | 4.2465 | 3.6299 | 0.2355 | 0.2755 | 5.2670 | 1.4510 | 4 |
| 5 | 1.2167 | 0.8219 | 5.4163 | 4.4518 | 0.1846 | 0.2246 | 8.5547 | 1.9216 | 5 |
| 6 | 1.2653 | 0.7903 | 6.6330 | 5.2421 | 0.1508 | 0.1908 | 12.5062 | 2.3857 | 6 |
| 7 | 1.3159 | 0.7599 | 7.8983 | 6.0021 | 0.1266 | 0.1666 | 17.0657 | 2.8433 | 7 |
| 8 | 1.3686 | 0.7307 | 9.2142 | 6.7327 | 0.1085 | 0.1485 | 22.1806 | 3.2944 | 8 |
| 9 | 1.4233 | 0.7026 | 10.5828 | 7.4353 | 0.0945 | 0.1345 | 27.8013 | 3.7391 | 9 |
| 10 | 1.4802 | 0.6756 | 12.0061 | 8.1109 | 0.0833 | 0.1233 | 33.8814 | 4.1773 | 10 |
| 11 | 1.5395 | 0.6496 | 13.4864 | 8.7605 | 0.0741 | 0.1141 | 40.3772 | 4.6090 | 11 |
| 12 | 1.6010 | 0.6246 | 15.0258 | 9.3851 | 0.0666 | 0.1066 | 47.2477 | 5.0343 | 12 |
| 13 | 1.6651 | 0.6006 | 16.6268 | 9.9856 | 0.0601 | 0.1001 | 54.4546 | 5.4533 | 13 |
| 14 | 1.7317 | 0.5775 | 18.2919 | 10.5631 | 0.0547 | 0.0947 | 61.9618 | 5.8659 | 14 |
| 15 | 1.8009 | 0.5553 | 20.0236 | 11.1184 | 0.0499 | 0.0899 | 69.7355 | 6.2721 | 15 |
| 16 | 1.8730 | 0.5339 | 21.8245 | 11.6523 | 0.0458 | 0.0858 | 77.7441 | 6.6720 | 16 |
| 17 | 1.9479 | 0.5134 | 23.6975 | 12.1657 | 0.0422 | 0.0822 | 85.9581 | 7.0656 | 17 |
| 18 | 2.0258 | 0.4936 | 25.6454 | 12.6593 | 0.0390 | 0.0790 | 94.3498 | 7.4530 | 18 |
| 19 | 2.1068 | 0.4746 | 27.6712 | 13.1339 | 0.0361 | 0.0761 | 102.8933 | 7.8342 | 19 |
| 20 | 2.1911 | 0.4564 | 29.7781 | 13.5903 | 0.0336 | 0.0736 | 111.5647 | 8.2091 | 20 |
| 21 | 2.2788 | 0.4388 | 31.9692 | 14.0292 | 0.0313 | 0.0713 | 120.3414 | 8.5779 | 21 |
| 22 | 2.3699 | 0.4220 | 34.2480 | 14.4511 | 0.0292 | 0.0692 | 129.2024 | 8.9407 | 22 |
| 23 | 2.4647 | 0.4057 | 36.6179 | 14.8568 | 0.0273 | 0.0673 | 138.1284 | 9.2973 | 23 |
| 24 | 2.5633 | 0.3901 | 39.0826 | 15.2470 | 0.0256 | 0.0656 | 147.1012 | 9.6479 | 24 |
| 25 | 2.6658 | 0.3751 | 41.6459 | 15.6221 | 0.0240 | 0.0640 | 156.1040 | 9.9925 | 25 |
| 26 | 2.7725 | 0.3607 | 44.3117 | 15.9828 | 0.0226 | 0.0626 | 165.1212 | 10.3312 | 26 |
| 27 | 2.8834 | 0.3468 | 47.0842 | 16.3296 | 0.0212 | 0.0612 | 174.1385 | 10.6640 | 27 |
| 28 | 2.9987 | 0.3335 | 49.9676 | 16.6631 | 0.0200 | 0.0600 | 183.1424 | 10.9909 | 28 |
| 29 | 3.1187 | 0.3207 | 52.9663 | 16.9837 | 0.0189 | 0.0589 | 192.1206 | 11.3120 | 29 |
| 30 | 3.2434 | 0.3083 | 56.0849 | 17.2920 | 0.0178 | 0.0578 | 201.0618 | 11.6274 | 30 |
| 36 | 4.1039 | 0.2437 | 77.5983 | 18.9083 | 0.0129 | 0.0529 | 253.4052 | 13.4018 | 36 |
| 40 | 4.8010 | 0.2083 | 95.0255 | 19.7928 | 0.0105 | 0.0505 | 286.5303 | 14.4765 | 40 |
| 48 | 6.5705 | 0.1522 | 139.2632 | 21.1951 | 0.0072 | 0.0472 | 347.2446 | 16.3832 | 48 |
| 50 | 7.1067 | 0.1407 | 152.6671 | 21.4822 | 0.0066 | 0.0466 | 361.1638 | 16.8122 | 50 |
| 52 | 7.6866 | 0.1301 | 167.1647 | 21.7476 | 0.0060 | 0.0460 | 374.5638 | 17.2232 | 52 |
| 60 | 10.5196 | 0.0951 | 237.9907 | 22.6235 | 0.0042 | 0.0442 | 422.9966 | 18.6972 | 60 |
| 70 | 15.5716 | 0.0642 | 364.2905 | 23.3945 | 0.0027 | 0.0427 | 472.4789 | 20.1961 | 70 |
| 72 | 16.8423 | 0.0594 | 396.0566 | 23.5156 | 0.0025 | 0.0425 | 481.0170 | 20.4552 | 72 |
| 80 | 23.0498 | 0.0434 | 551.2450 | 23.9154 | 0.0018 | 0.0418 | 511.1161 | 21.3718 | 80 |
| 84 | 26.9650 | 0.0371 | 649.1251 | 24.0729 | 0.0015 | 0.0415 | 523.9431 | 21.7649 | 84 |
| 90 | 34.1193 | 0.0293 | 827.9833 | 24.2673 | 0.0012 | 0.0412 | 540.7369 | 22.2826 | 90 |
| 96 | 43.1718 | 0.0232 | 1,054.2960 | 24.4209 | 0.0009 | 0.0409 | 554.9312 | 22.7236 | 96 |
| 100 | 50.5049 | 0.0198 | 1,237.6237 | 24.5050 | 0.0008 | 0.0408 | 563.1249 | 22.9800 | 100 |
| 104 | 59.0836 | 0.0169 | 1,452.0911 | 24.5769 | 0.0007 | 0.0407 | 570.4164 | 23.2095 | 104 |
| 120 | 110.6626 | 0.0090 | 2,741.5640 | 24.7741 | 0.0004 | 0.0404 | 592.2428 | 23.9057 | 120 |
| 240 | 12,246.2024 | 0.0001 | 306,130.0591 | 24.9980 | 0.0000 | 0.0400 | 624.4590 | 24.9804 | 240 |
| 360 | 1,355,196.1137 | 0.0000 | 33,879,877.8425 | 25.0000 | 0.0000 | 0.0400 | 624.9929 | 24.9997 | 360 |
| 480 | 149,969,472.3341 | 0.0000 | 3,749,236,783.3515 | 25.0000 | 0.0000 | 0.0400 | 624.9999 | 25.0000 | 480 |

5.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0500 | 0.9524 | 1.0000 | 0.9524 | 1.0000 | 1.0500 | 0.0000 | 0.0000 | 1 |
| 2 | 1.1025 | 0.9070 | 2.0500 | 1.8594 | 0.4878 | 0.5378 | 0.9070 | 0.4878 | 2 |
| 3 | 1.1576 | 0.8638 | 3.1525 | 2.7232 | 0.3172 | 0.3672 | 2.6347 | 0.9675 | 3 |
| 4 | 1.2155 | 0.8227 | 4.3101 | 3.5460 | 0.2320 | 0.2820 | 5.1028 | 1.4391 | 4 |
| 5 | 1.2763 | 0.7835 | 5.5256 | 4.3295 | 0.1810 | 0.2310 | 8.2369 | 1.9025 | 5 |
| 6 | 1.3401 | 0.7462 | 6.8019 | 5.0757 | 0.1470 | 0.1970 | 11.9680 | 2.3579 | 6 |
| 7 | 1.4071 | 0.7107 | 8.1420 | 5.7864 | 0.1228 | 0.1728 | 16.2321 | 2.8052 | 7 |
| 8 | 1.4775 | 0.6768 | 9.5491 | 6.4632 | 0.1047 | 0.1547 | 20.9700 | 3.2445 | 8 |
| 9 | 1.5513 | 0.6446 | 11.0266 | 7.1078 | 0.0907 | 0.1407 | 26.1268 | 3.6758 | 9 |
| 10 | 1.6289 | 0.6139 | 12.5779 | 7.7217 | 0.0795 | 0.1295 | 31.6520 | 4.0991 | 10 |
| 11 | 1.7103 | 0.5847 | 14.2068 | 8.3064 | 0.0704 | 0.1204 | 37.4988 | 4.5144 | 11 |
| 12 | 1.7959 | 0.5568 | 15.9171 | 8.8633 | 0.0628 | 0.1128 | 43.6241 | 4.9219 | 12 |
| 13 | 1.8856 | 0.5303 | 17.7130 | 9.3936 | 0.0565 | 0.1065 | 49.9879 | 5.3215 | 13 |
| 14 | 1.9799 | 0.5051 | 19.5986 | 9.8986 | 0.0510 | 0.1010 | 56.5538 | 5.7133 | 14 |
| 15 | 2.0789 | 0.4810 | 21.5786 | 10.3797 | 0.0463 | 0.0963 | 63.2880 | 6.0973 | 15 |
| 16 | 2.1829 | 0.4581 | 23.6575 | 10.8378 | 0.0423 | 0.0923 | 70.1597 | 6.4736 | 16 |
| 17 | 2.2920 | 0.4363 | 25.8404 | 11.2741 | 0.0387 | 0.0887 | 77.1405 | 6.8423 | 17 |
| 18 | 2.4066 | 0.4155 | 28.1324 | 11.6896 | 0.0355 | 0.0855 | 84.2043 | 7.2034 | 18 |
| 19 | 2.5270 | 0.3957 | 30.5390 | 12.0853 | 0.0327 | 0.0827 | 91.3275 | 7.5569 | 19 |
| 20 | 2.6533 | 0.3769 | 33.0660 | 12.4622 | 0.0302 | 0.0802 | 98.4884 | 7.9030 | 20 |
| 21 | 2.7860 | 0.3589 | 35.7193 | 12.8212 | 0.0280 | 0.0780 | 105.6673 | 8.2416 | 21 |
| 22 | 2.9253 | 0.3418 | 38.5052 | 13.1630 | 0.0260 | 0.0760 | 112.8461 | 8.5730 | 22 |
| 23 | 3.0715 | 0.3256 | 41.4305 | 13.4886 | 0.0241 | 0.0741 | 120.0087 | 8.8971 | 23 |
| 24 | 3.2251 | 0.3101 | 44.5020 | 13.7986 | 0.0225 | 0.0725 | 127.1402 | 9.2140 | 24 |
| 25 | 3.3864 | 0.2953 | 47.7271 | 14.0939 | 0.0210 | 0.0710 | 134.2275 | 9.5238 | 25 |
| 26 | 3.5557 | 0.2812 | 51.1135 | 14.3752 | 0.0196 | 0.0696 | 141.2585 | 9.8266 | 26 |
| 27 | 3.7335 | 0.2678 | 54.6691 | 14.6430 | 0.0183 | 0.0683 | 148.2226 | 10.1224 | 27 |
| 28 | 3.9201 | 0.2551 | 58.4026 | 14.8981 | 0.0171 | 0.0671 | 155.1101 | 10.4114 | 28 |
| 29 | 4.1161 | 0.2429 | 62.3227 | 15.1411 | 0.0160 | 0.0660 | 161.9126 | 10.6936 | 29 |
| 30 | 4.3219 | 0.2314 | 66.4388 | 15.3725 | 0.0151 | 0.0651 | 168.6226 | 10.9691 | 30 |
| 36 | 5.7918 | 0.1727 | 95.8363 | 16.5469 | 0.0104 | 0.0604 | 206.6237 | 12.4872 | 36 |
| 40 | 7.0400 | 0.1420 | 120.7998 | 17.1591 | 0.0083 | 0.0583 | 229.5452 | 13.3775 | 40 |
| 48 | 10.4013 | 0.0961 | 188.0254 | 18.0772 | 0.0053 | 0.0553 | 269.2467 | 14.8943 | 48 |
| 50 | 11.4674 | 0.0872 | 209.3480 | 18.2559 | 0.0048 | 0.0548 | 277.9148 | 15.2233 | 50 |
| 52 | 12.6428 | 0.0791 | 232.8562 | 18.4181 | 0.0043 | 0.0543 | 286.1013 | 15.5337 | 52 |
| 60 | 18.6792 | 0.0535 | 353.5837 | 18.9293 | 0.0028 | 0.0528 | 314.3432 | 16.6062 | 60 |
| 70 | 30.4264 | 0.0329 | 588.5285 | 19.3427 | 0.0017 | 0.0517 | 340.8409 | 17.6212 | 70 |
| 72 | 33.5451 | 0.0298 | 650.9027 | 19.4038 | 0.0015 | 0.0515 | 345.1485 | 17.7877 | 72 |
| 80 | 49.5614 | 0.0202 | 971.2288 | 19.5965 | 0.0010 | 0.0510 | 359.6460 | 18.3526 | 80 |
| 84 | 60.2422 | 0.0166 | 1,184.8448 | 19.6680 | 0.0008 | 0.0508 | 365.4727 | 18.5821 | 84 |
| 90 | 80.7304 | 0.0124 | 1,594.6073 | 19.7523 | 0.0006 | 0.0506 | 372.7488 | 18.8712 | 90 |
| 96 | 108.1864 | 0.0092 | 2,143.7282 | 19.8151 | 0.0005 | 0.0505 | 378.5555 | 19.1044 | 96 |
| 100 | 131.5013 | 0.0076 | 2,610.0252 | 19.8479 | 0.0004 | 0.0504 | 381.7492 | 19.2337 | 100 |
| 104 | 159.8406 | 0.0063 | 3,176.8120 | 19.8749 | 0.0003 | 0.0503 | 384.4845 | 19.3453 | 104 |
| 120 | 348.9120 | 0.0029 | 6,958.2397 | 19.9427 | 0.0001 | 0.0501 | 391.9751 | 19.6551 | 120 |
| 240 | 121,739.5737 | 0.0000 | 2,434,771.4748 | 19.9998 | 0.0000 | 0.0500 | 399.9573 | 19.9980 | 240 |
| 360 | 42,476,396.4087 | 0.0000 | 849,527,908.1736 | 20.0000 | 0.0000 | 0.0500 | 399.9998 | 20.0000 | 360 |
| 480 | 14,820,523,814.9398 | 0.0000 | 296,410,476,278.7970 | 20.0000 | 0.0000 | 0.0500 | 400.0000 | 20.0000 | 480 |

6.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0600 | 0.9434 | 1.0000 | 0.9434 | 1.0000 | 1.0600 | 0.0000 | 0.0000 | 1 |
| 2 | 1.1236 | 0.8900 | 2.0600 | 1.8334 | 0.4854 | 0.5454 | 0.8900 | 0.4854 | 2 |
| 3 | 1.1910 | 0.8396 | 3.1836 | 2.6730 | 0.3141 | 0.3741 | 2.5692 | 0.9612 | 3 |
| 4 | 1.2625 | 0.7921 | 4.3746 | 3.4651 | 0.2286 | 0.2886 | 4.9455 | 1.4272 | 4 |
| 5 | 1.3382 | 0.7473 | 5.6371 | 4.2124 | 0.1774 | 0.2374 | 7.9345 | 1.8836 | 5 |
| 6 | 1.4185 | 0.7050 | 6.9753 | 4.9173 | 0.1434 | 0.2034 | 11.4594 | 2.3304 | 6 |
| 7 | 1.5036 | 0.6651 | 8.3938 | 5.5824 | 0.1191 | 0.1791 | 15.4497 | 2.7676 | 7 |
| 8 | 1.5938 | 0.6274 | 9.8975 | 6.2098 | 0.1010 | 0.1610 | 19.8416 | 3.1952 | 8 |
| 9 | 1.6895 | 0.5919 | 11.4913 | 6.8017 | 0.0870 | 0.1470 | 24.5768 | 3.6133 | 9 |
| 10 | 1.7908 | 0.5584 | 13.1808 | 7.3601 | 0.0759 | 0.1359 | 29.6023 | 4.0220 | 10 |
| 11 | 1.8983 | 0.5268 | 14.9716 | 7.8869 | 0.0668 | 0.1268 | 34.8702 | 4.4213 | 11 |
| 12 | 2.0122 | 0.4970 | 16.8699 | 8.3838 | 0.0593 | 0.1193 | 40.3369 | 4.8113 | 12 |
| 13 | 2.1329 | 0.4688 | 18.8821 | 8.8527 | 0.0530 | 0.1130 | 45.9629 | 5.1920 | 13 |
| 14 | 2.2609 | 0.4423 | 21.0151 | 9.2950 | 0.0476 | 0.1076 | 51.7128 | 5.5635 | 14 |
| 15 | 2.3966 | 0.4173 | 23.2760 | 9.7122 | 0.0430 | 0.1030 | 57.5546 | 5.9260 | 15 |
| 16 | 2.5404 | 0.3936 | 25.6725 | 10.1059 | 0.0390 | 0.0990 | 63.4592 | 6.2794 | 16 |
| 17 | 2.6928 | 0.3714 | 28.2129 | 10.4773 | 0.0354 | 0.0954 | 69.4011 | 6.6240 | 17 |
| 18 | 2.8543 | 0.3503 | 30.9057 | 10.8276 | 0.0324 | 0.0924 | 75.3569 | 6.9597 | 18 |
| 19 | 3.0256 | 0.3305 | 33.7600 | 11.1581 | 0.0296 | 0.0896 | 81.3062 | 7.2867 | 19 |
| 20 | 3.2071 | 0.3118 | 36.7856 | 11.4699 | 0.0272 | 0.0872 | 87.2304 | 7.6051 | 20 |
| 21 | 3.3996 | 0.2942 | 39.9927 | 11.7641 | 0.0250 | 0.0850 | 93.1136 | 7.9151 | 21 |
| 22 | 3.6035 | 0.2775 | 43.3923 | 12.0416 | 0.0230 | 0.0830 | 98.9412 | 8.2166 | 22 |
| 23 | 3.8197 | 0.2618 | 46.9958 | 12.3034 | 0.0213 | 0.0813 | 104.7007 | 8.5099 | 23 |
| 24 | 4.0489 | 0.2470 | 50.8156 | 12.5504 | 0.0197 | 0.0797 | 110.3812 | 8.7951 | 24 |
| 25 | 4.2919 | 0.2330 | 54.8645 | 12.7834 | 0.0182 | 0.0782 | 115.9732 | 9.0722 | 25 |
| 26 | 4.5494 | 0.2198 | 59.1564 | 13.0032 | 0.0169 | 0.0769 | 121.4684 | 9.3414 | 26 |
| 27 | 4.8223 | 0.2074 | 63.7058 | 13.2105 | 0.0157 | 0.0757 | 126.8600 | 9.6029 | 27 |
| 28 | 5.1117 | 0.1956 | 68.5281 | 13.4062 | 0.0146 | 0.0746 | 132.1420 | 9.8568 | 28 |
| 29 | 5.4184 | 0.1846 | 73.6398 | 13.5907 | 0.0136 | 0.0736 | 137.3096 | 10.1032 | 29 |
| 30 | 5.7435 | 0.1741 | 79.0582 | 13.7648 | 0.0126 | 0.0726 | 142.3588 | 10.3422 | 30 |
| 36 | 8.1473 | 0.1227 | 119.1209 | 14.6210 | 0.0084 | 0.0684 | 170.0387 | 11.6298 | 36 |
| 40 | 10.2857 | 0.0972 | 154.7620 | 15.0463 | 0.0065 | 0.0665 | 185.9568 | 12.3590 | 40 |
| 48 | 16.3939 | 0.0610 | 256.5645 | 15.6500 | 0.0039 | 0.0639 | 212.0351 | 13.5485 | 48 |
| 50 | 18.4202 | 0.0543 | 290.3359 | 15.7619 | 0.0034 | 0.0634 | 217.4574 | 13.7964 | 50 |
| 52 | 20.6969 | 0.0483 | 328.2814 | 15.8614 | 0.0030 | 0.0630 | 222.4823 | 14.0267 | 52 |
| 60 | 32.9877 | 0.0303 | 533.1282 | 16.1614 | 0.0019 | 0.0619 | 239.0428 | 14.7909 | 60 |
| 70 | 59.0759 | 0.0169 | 967.9322 | 16.3845 | 0.0010 | 0.0610 | 253.3271 | 15.4613 | 70 |
| 72 | 66.3777 | 0.0151 | 1,089.6286 | 16.4156 | 0.0009 | 0.0609 | 255.5146 | 15.5654 | 72 |
| 80 | 105.7960 | 0.0095 | 1,746.5999 | 16.5091 | 0.0006 | 0.0606 | 262.5493 | 15.9033 | 80 |
| 84 | 133.5650 | 0.0075 | 2,209.4167 | 16.5419 | 0.0005 | 0.0605 | 265.2163 | 16.0330 | 84 |
| 90 | 189.4645 | 0.0053 | 3,141.0752 | 16.5787 | 0.0003 | 0.0603 | 268.3946 | 16.1891 | 90 |
| 96 | 268.7590 | 0.0037 | 4,462.6505 | 16.6047 | 0.0002 | 0.0602 | 270.7909 | 16.3081 | 96 |
| 100 | 339.3021 | 0.0029 | 5,638.3681 | 16.6175 | 0.0002 | 0.0602 | 272.0471 | 16.3711 | 100 |
| 104 | 428.3611 | 0.0023 | 7,122.6844 | 16.6278 | 0.0001 | 0.0601 | 273.0829 | 16.4233 | 104 |
| 120 | 1,088.1877 | 0.0009 | 18,119.7958 | 16.6514 | 0.0001 | 0.0601 | 275.6846 | 16.5563 | 120 |
| 240 | 1,184,152.5745 | 0.0000 | 19,735,859.5756 | 16.6667 | 0.0000 | 0.0600 | 277.7742 | 16.6665 | 240 |
| 360 | 1,288,580,323.1799 | 0.0000 | 21,476,338,702.9981 | 16.6667 | 0.0000 | 0.0600 | 277.7778 | 16.6667 | 360 |
| 480 | 1,402,217,319,785.6700 | 0.0000 | 23,370,288,663,077.8000 | 16.6667 | 0.0000 | 0.0600 | 277.7778 | 16.6667 | 480 |

7.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--------------------------|--------------------------|----------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.0700 | 0.9346 | 1.0000 | 0.9346 | 1.0000 | 1.0700 | 0.0000 | 0.0000 | 1 |
| 2 | 1.1449 | 0.8734 | 2.0700 | 1.8080 | 0.4831 | 0.5531 | 0.8734 | 0.4831 | 2 |
| 3 | 1.2250 | 0.8163 | 3.2149 | 2.6243 | 0.3111 | 0.3811 | 2.5060 | 0.9549 | 3 |
| 4 | 1.3108 | 0.7629 | 4.4399 | 3.3872 | 0.2252 | 0.2952 | 4.7947 | 1.4155 | 4 |
| 5 | 1.4026 | 0.7130 | 5.7507 | 4.1002 | 0.1739 | 0.2439 | 7.6467 | 1.8650 | 5 |
| 6 | 1.5007 | 0.6663 | 7.1533 | 4.7665 | 0.1398 | 0.2098 | 10.9784 | 2.3032 | 6 |
| 7 | 1.6058 | 0.6227 | 8.6540 | 5.3893 | 0.1156 | 0.1856 | 14.7149 | 2.7304 | 7 |
| 8 | 1.7182 | 0.5820 | 10.2598 | 5.9713 | 0.0975 | 0.1675 | 18.7889 | 3.1465 | 8 |
| 9 | 1.8385 | 0.5439 | 11.9780 | 6.5152 | 0.0835 | 0.1535 | 23.1404 | 3.5517 | 9 |
| 10 | 1.9672 | 0.5083 | 13.8164 | 7.0236 | 0.0724 | 0.1424 | 27.7156 | 3.9461 | 10 |
| 11 | 2.1049 | 0.4751 | 15.7836 | 7.4987 | 0.0634 | 0.1334 | 32.4665 | 4.3296 | 11 |
| 12 | 2.2522 | 0.4440 | 17.8885 | 7.9427 | 0.0559 | 0.1259 | 37.3506 | 4.7025 | 12 |
| 13 | 2.4098 | 0.4150 | 20.1406 | 8.3577 | 0.0497 | 0.1197 | 42.3302 | 5.0648 | 13 |
| 14 | 2.5785 | 0.3878 | 22.5505 | 8.7455 | 0.0443 | 0.1143 | 47.3718 | 5.4167 | 14 |
| 15 | 2.7590 | 0.3624 | 25.1290 | 9.1079 | 0.0398 | 0.1098 | 52.4461 | 5.7583 | 15 |
| 16 | 2.9522 | 0.3387 | 27.8881 | 9.4466 | 0.0359 | 0.1059 | 57.5271 | 6.0897 | 16 |
| 17 | 3.1588 | 0.3166 | 30.8402 | 9.7632 | 0.0324 | 0.1024 | 62.6923 | 6.4110 | 17 |
| 18 | 3.3799 | 0.2959 | 33.9990 | 10.0591 | 0.0294 | 0.0994 | 67.9219 | 6.7225 | 18 |
| 19 | 3.6165 | 0.2765 | 37.3790 | 10.3356 | 0.0268 | 0.0968 | 73.2199 | 7.0242 | 19 |
| 20 | 3.8697 | 0.2584 | 40.9955 | 10.5940 | 0.0244 | 0.0944 | 77.5091 | 7.3163 | 20 |
| 21 | 4.1406 | 0.2415 | 44.8652 | 10.8355 | 0.0223 | 0.0923 | 82.3393 | 7.5990 | 21 |
| 22 | 4.4304 | 0.2257 | 49.0057 | 11.0612 | 0.0204 | 0.0904 | 87.0793 | 7.8725 | 22 |
| 23 | 4.7405 | 0.2109 | 53.4361 | 11.2722 | 0.0187 | 0.0887 | 91.7201 | 8.1369 | 23 |
| 24 | 5.0724 | 0.1971 | 58.1767 | 11.4693 | 0.0172 | 0.0872 | 96.2545 | 8.3923 | 24 |
| 25 | 5.4274 | 0.1842 | 63.2490 | 11.6536 | 0.0158 | 0.0858 | 100.6765 | 8.6391 | 25 |
| 26 | 5.8074 | 0.1722 | 68.6765 | 11.8258 | 0.0146 | 0.0846 | 104.9814 | 8.8773 | 26 |
| 27 | 6.2139 | 0.1609 | 74.4838 | 11.9867 | 0.0134 | 0.0834 | 109.1656 | 9.1072 | 27 |
| 28 | 6.6488 | 0.1504 | 80.6977 | 12.1371 | 0.0124 | 0.0824 | 113.2264 | 9.3289 | 28 |
| 29 | 7.1143 | 0.1406 | 87.3465 | 12.2777 | 0.0114 | 0.0814 | 117.1622 | 9.5427 | 29 |
| 30 | 7.6123 | 0.1314 | 94.4608 | 12.4090 | 0.0106 | 0.0806 | 120.9718 | 9.7487 | 30 |
| 36 | 11.4239 | 0.0875 | 148.9135 | 13.0352 | 0.0067 | 0.0767 | 141.1990 | 10.8321 | 36 |
| 40 | 14.9745 | 0.0668 | 199.6351 | 13.3317 | 0.0050 | 0.0750 | 152.2928 | 11.4233 | 40 |
| 48 | 25.7289 | 0.0389 | 353.2701 | 13.7305 | 0.0028 | 0.0728 | 169.4981 | 12.3447 | 48 |
| 50 | 29.4570 | 0.0339 | 406.5289 | 13.8007 | 0.0025 | 0.0725 | 172.9051 | 12.5287 | 50 |
| 52 | 33.7253 | 0.0297 | 467.5050 | 13.8621 | 0.0021 | 0.0721 | 176.0037 | 12.6967 | 52 |
| 60 | 57.9464 | 0.0173 | 813.5204 | 14.0392 | 0.0012 | 0.0712 | 185.7677 | 13.2321 | 60 |
| 70 | 113.9894 | 0.0088 | 1,614.1342 | 14.1604 | 0.0006 | 0.0706 | 193.5185 | 13.6662 | 70 |
| 72 | 130.5065 | 0.0077 | 1,850.0922 | 14.1763 | 0.0005 | 0.0705 | 194.6365 | 13.7298 | 72 |
| 80 | 224.2344 | 0.0045 | 3,189.0627 | 14.2220 | 0.0003 | 0.0703 | 198.0748 | 13.9273 | 80 |
| 84 | 293.9255 | 0.0034 | 4,184.6506 | 14.2371 | 0.0002 | 0.0702 | 199.3046 | 13.9990 | 84 |
| 90 | 441.1030 | 0.0023 | 6,287.1854 | 14.2533 | 0.0002 | 0.0702 | 200.7042 | 14.0812 | 90 |
| 96 | 661.9766 | 0.0015 | 9,442.5233 | 14.2641 | 0.0001 | 0.0701 | 201.7016 | 14.1405 | 96 |
| 100 | 867.7163 | 0.0012 | 12,381.6618 | 14.2693 | 0.0001 | 0.0701 | 202.2001 | 14.1703 | 100 |
| 104 | 1,137.3991 | 0.0009 | 16,234.2728 | 14.2732 | 0.0001 | 0.0701 | 202.5960 | 14.1942 | 104 |
| 120 | 3,357.7884 | 0.0003 | 47,954.1198 | 14.2815 | 0.0000 | 0.0700 | 203.5103 | 14.2500 | 120 |
| 240 | 11,274,742.8243 | 0.0000 | 161,067,740.3467 | 14.2857 | 0.0000 | 0.0700 | 204.0813 | 14.2857 | 240 |
| 360 | 37,858,200,475.4079 | 0.0000 | 540,831,435,348.6840 | 14.2857 | 0.0000 | 0.0700 | 204.0816 | 14.2857 | 360 |
| 480 | 127,119,825,753,443.0000 | 0.0000 | 1,815,997,510,763,460.0000 | 14.2857 | 0.0000 | 0.0700 | 204.0816 | 14.2857 | 480 |

8.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | | Uniform Gradient | | N |
|-----|-----------------------------|--------------------------|------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|---|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | | |
| 1 | 1.0800 | 0.9259 | 1.0000 | 0.9259 | 1.0000 | 1.0800 | 0.0000 | 0.0000 | 1 | |
| 2 | 1.1664 | 0.8573 | 2.0800 | 1.7833 | 0.4808 | 0.5608 | 0.8573 | 0.4808 | 2 | |
| 3 | 1.2597 | 0.7938 | 3.2464 | 2.5771 | 0.3080 | 0.3880 | 2.4450 | 0.9487 | 3 | |
| 4 | 1.3605 | 0.7350 | 4.5061 | 3.3121 | 0.2219 | 0.3019 | 4.6501 | 1.4040 | 4 | |
| 5 | 1.4693 | 0.6806 | 5.8666 | 3.9927 | 0.1705 | 0.2505 | 7.3724 | 1.8465 | 5 | |
| 6 | 1.5869 | 0.6302 | 7.3359 | 4.6229 | 0.1363 | 0.2163 | 10.5233 | 2.2763 | 6 | |
| 7 | 1.7138 | 0.5835 | 8.9228 | 5.2064 | 0.1121 | 0.1921 | 14.0242 | 2.6937 | 7 | |
| 8 | 1.8509 | 0.5403 | 10.6366 | 5.7466 | 0.0940 | 0.1740 | 17.8061 | 3.0985 | 8 | |
| 9 | 1.9990 | 0.5002 | 12.4876 | 6.2469 | 0.0801 | 0.1601 | 21.8081 | 3.4910 | 9 | |
| 10 | 2.1589 | 0.4632 | 14.4866 | 6.7101 | 0.0690 | 0.1490 | 25.9768 | 3.8713 | 10 | |
| 11 | 2.3316 | 0.4289 | 16.6455 | 7.1390 | 0.0601 | 0.1401 | 30.2657 | 4.2395 | 11 | |
| 12 | 2.5182 | 0.3971 | 18.9771 | 7.5361 | 0.0527 | 0.1327 | 34.6339 | 4.5957 | 12 | |
| 13 | 2.7196 | 0.3677 | 21.4953 | 7.9038 | 0.0465 | 0.1265 | 39.0463 | 4.9402 | 13 | |
| 14 | 2.9372 | 0.3405 | 24.2149 | 8.2442 | 0.0413 | 0.1213 | 43.4723 | 5.2731 | 14 | |
| 15 | 3.1722 | 0.3152 | 27.1521 | 8.5595 | 0.0368 | 0.1168 | 47.8857 | 5.5945 | 15 | |
| 16 | 3.4259 | 0.2919 | 30.3243 | 8.8514 | 0.0330 | 0.1130 | 52.2640 | 5.9046 | 16 | |
| 17 | 3.7000 | 0.2703 | 33.7502 | 9.1216 | 0.0296 | 0.1096 | 56.5883 | 6.2037 | 17 | |
| 18 | 3.9960 | 0.2502 | 37.4502 | 9.3719 | 0.0267 | 0.1067 | 60.8426 | 6.4920 | 18 | |
| 19 | 4.3157 | 0.2317 | 41.4463 | 9.6036 | 0.0241 | 0.1041 | 65.0134 | 6.7697 | 19 | |
| 20 | 4.6610 | 0.2145 | 45.7620 | 9.8181 | 0.0219 | 0.1019 | 69.0898 | 7.0369 | 20 | |
| 21 | 5.0338 | 0.1987 | 50.4229 | 10.0168 | 0.0198 | 0.0998 | 73.0629 | 7.2940 | 21 | |
| 22 | 5.4365 | 0.1839 | 55.4568 | 10.2007 | 0.0180 | 0.0980 | 76.9257 | 7.5412 | 22 | |
| 23 | 5.8715 | 0.1703 | 60.8933 | 10.3711 | 0.0164 | 0.0964 | 80.6726 | 7.7786 | 23 | |
| 24 | 6.3412 | 0.1577 | 66.7648 | 10.5288 | 0.0150 | 0.0950 | 84.2997 | 8.0066 | 24 | |
| 25 | 6.8485 | 0.1460 | 73.1059 | 10.6748 | 0.0137 | 0.0937 | 87.8041 | 8.2254 | 25 | |
| 26 | 7.3964 | 0.1352 | 79.9544 | 10.8100 | 0.0125 | 0.0925 | 91.1842 | 8.4352 | 26 | |
| 27 | 7.9881 | 0.1252 | 87.3508 | 10.9352 | 0.0114 | 0.0914 | 94.4390 | 8.6363 | 27 | |
| 28 | 8.6271 | 0.1159 | 95.3388 | 11.0511 | 0.0105 | 0.0905 | 97.5687 | 8.8289 | 28 | |
| 29 | 9.3173 | 0.1073 | 103.9659 | 11.1584 | 0.0096 | 0.0896 | 100.5738 | 9.0133 | 29 | |
| 30 | 10.0627 | 0.0994 | 113.2832 | 11.2578 | 0.0088 | 0.0888 | 103.4558 | 9.1897 | 30 | |
| 36 | 15.9682 | 0.0626 | 187.1021 | 11.7172 | 0.0053 | 0.0853 | 118.2839 | 10.0949 | 36 | |
| 40 | 21.7245 | 0.0460 | 259.0565 | 11.9246 | 0.0039 | 0.0839 | 126.0422 | 10.5699 | 40 | |
| 48 | 40.2106 | 0.0249 | 490.1322 | 12.1891 | 0.0020 | 0.0820 | 137.4428 | 11.2758 | 48 | |
| 50 | 46.9016 | 0.0213 | 573.7702 | 12.2335 | 0.0017 | 0.0817 | 139.5928 | 11.4107 | 50 | |
| 52 | 54.7060 | 0.0183 | 671.3255 | 12.2715 | 0.0015 | 0.0815 | 141.5121 | 11.5318 | 52 | |
| 60 | 101.2571 | 0.0099 | 1,253.2133 | 12.3766 | 0.0008 | 0.0808 | 147.3000 | 11.9015 | 60 | |
| 70 | 218.6064 | 0.0046 | 2,720.0801 | 12.4428 | 0.0004 | 0.0804 | 151.5326 | 12.1783 | 70 | |
| 72 | 254.9825 | 0.0039 | 3,174.7814 | 12.4510 | 0.0003 | 0.0803 | 152.1076 | 12.2165 | 72 | |
| 80 | 471.9548 | 0.0021 | 5,886.9354 | 12.4735 | 0.0002 | 0.0802 | 153.8001 | 12.3301 | 80 | |
| 84 | 642.0893 | 0.0016 | 8,013.6168 | 12.4805 | 0.0001 | 0.0801 | 154.3714 | 12.3690 | 84 | |
| 90 | 1,018.9151 | 0.0010 | 12,723.9386 | 12.4877 | 0.0001 | 0.0801 | 154.9925 | 12.4116 | 90 | |
| 96 | 1,616.8902 | 0.0006 | 20,198.6274 | 12.4923 | 0.0000 | 0.0800 | 155.4112 | 12.4406 | 96 | |
| 100 | 2,199.7613 | 0.0005 | 27,484.5157 | 12.4943 | 0.0000 | 0.0800 | 155.6107 | 12.4545 | 100 | |
| 104 | 2,992.7509 | 0.0003 | 37,396.8863 | 12.4958 | 0.0000 | 0.0800 | 155.7634 | 12.4652 | 104 | |
| 120 | 10,252.9929 | 0.0001 | 128,149.9118 | 12.4988 | 0.0000 | 0.0800 | 156.0885 | 12.4883 | 120 | |
| 240 | 105,123,864.2791 | 0.0000 | 1,314,048,290.9887 | 12.5000 | 0.0000 | 0.0800 | 156.2500 | 12.5000 | 240 | |
| 360 | 1,077,834,238,542.6300 | 0.0000 | 13,472,927,981,770.3000 | 12.5000 | 0.0000 | 0.0800 | 156.2500 | 12.5000 | 360 | |
| 480 | 11,051,026,840,969,800.0000 | 0.0000 | 138,137,835,512,123,000.0000 | 12.5000 | 0.0000 | 0.0800 | 156.2500 | 12.5000 | 480 | |

9.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | | Uniform Gradient | | N |
|-----|------------------------------|--------------------------|---------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|---|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | | |
| 1 | 1.0900 | 0.9174 | 1.0000 | 0.9174 | 1.0000 | 1.0900 | 0.0000 | 0.0000 | 1 | |
| 2 | 1.1881 | 0.8417 | 2.0900 | 1.7591 | 0.4785 | 0.5685 | 0.8417 | 0.4785 | 2 | |
| 3 | 1.2950 | 0.7722 | 3.2781 | 2.5313 | 0.3051 | 0.3951 | 2.3860 | 0.9426 | 3 | |
| 4 | 1.4116 | 0.7084 | 4.5731 | 3.2397 | 0.2187 | 0.3087 | 4.5113 | 1.3925 | 4 | |
| 5 | 1.5386 | 0.6499 | 5.9847 | 3.8897 | 0.1671 | 0.2571 | 7.1110 | 1.8282 | 5 | |
| 6 | 1.6771 | 0.5963 | 7.5233 | 4.4859 | 0.1329 | 0.2229 | 10.0924 | 2.2498 | 6 | |
| 7 | 1.8280 | 0.5470 | 9.2004 | 5.0330 | 0.1087 | 0.1987 | 13.3746 | 2.6574 | 7 | |
| 8 | 1.9926 | 0.5019 | 11.0285 | 5.5348 | 0.0907 | 0.1807 | 16.8877 | 3.0512 | 8 | |
| 9 | 2.1719 | 0.4604 | 13.0210 | 5.9952 | 0.0768 | 0.1668 | 20.5711 | 3.4312 | 9 | |
| 10 | 2.3674 | 0.4224 | 15.1929 | 6.4177 | 0.0658 | 0.1558 | 24.3728 | 3.7978 | 10 | |
| 11 | 2.5804 | 0.3875 | 17.5603 | 6.8052 | 0.0569 | 0.1469 | 28.2481 | 4.1510 | 11 | |
| 12 | 2.8127 | 0.3555 | 20.1407 | 7.1607 | 0.0497 | 0.1397 | 32.1590 | 4.4910 | 12 | |
| 13 | 3.0658 | 0.3262 | 22.9534 | 7.4869 | 0.0436 | 0.1336 | 36.0731 | 4.8182 | 13 | |
| 14 | 3.3417 | 0.2992 | 26.0192 | 7.7862 | 0.0384 | 0.1284 | 39.9633 | 5.1326 | 14 | |
| 15 | 3.6425 | 0.2745 | 29.3609 | 8.0607 | 0.0341 | 0.1241 | 43.8069 | 5.4346 | 15 | |
| 16 | 3.9703 | 0.2519 | 33.0034 | 8.3126 | 0.0303 | 0.1203 | 47.5849 | 5.7245 | 16 | |
| 17 | 4.3276 | 0.2311 | 36.9737 | 8.5436 | 0.0270 | 0.1170 | 51.2821 | 6.0024 | 17 | |
| 18 | 4.7171 | 0.2120 | 41.3013 | 8.7556 | 0.0242 | 0.1142 | 54.8860 | 6.2687 | 18 | |
| 19 | 5.1417 | 0.1945 | 46.0185 | 8.9501 | 0.0217 | 0.1117 | 58.3868 | 6.5236 | 19 | |
| 20 | 5.6044 | 0.1784 | 51.1601 | 9.1285 | 0.0195 | 0.1095 | 61.7770 | 6.7674 | 20 | |
| 21 | 6.1088 | 0.1637 | 56.7645 | 9.2922 | 0.0176 | 0.1076 | 65.0509 | 7.0006 | 21 | |
| 22 | 6.6586 | 0.1502 | 62.8733 | 9.4424 | 0.0159 | 0.1059 | 68.2048 | 7.2232 | 22 | |
| 23 | 7.2579 | 0.1378 | 69.5319 | 9.5802 | 0.0144 | 0.1044 | 71.2359 | 7.4357 | 23 | |
| 24 | 7.9111 | 0.1264 | 76.7898 | 9.7066 | 0.0130 | 0.1030 | 74.1433 | 7.6384 | 24 | |
| 25 | 8.6231 | 0.1160 | 84.7009 | 9.8226 | 0.0118 | 0.1018 | 76.9265 | 7.8316 | 25 | |
| 26 | 9.3992 | 0.1064 | 93.3240 | 9.9290 | 0.0107 | 0.1007 | 79.5863 | 8.0156 | 26 | |
| 27 | 10.2451 | 0.0976 | 102.7231 | 10.0266 | 0.0097 | 0.0997 | 82.1241 | 8.1906 | 27 | |
| 28 | 11.1671 | 0.0895 | 112.9682 | 10.1161 | 0.0089 | 0.0989 | 84.5419 | 8.3571 | 28 | |
| 29 | 12.1722 | 0.0822 | 124.1354 | 10.1983 | 0.0081 | 0.0981 | 86.8422 | 8.5154 | 29 | |
| 30 | 13.2677 | 0.0754 | 136.3075 | 10.2737 | 0.0073 | 0.0973 | 89.0280 | 8.6657 | 30 | |
| 36 | 22.2512 | 0.0449 | 236.1247 | 10.6118 | 0.0042 | 0.0942 | 99.9319 | 9.4171 | 36 | |
| 40 | 31.4094 | 0.0318 | 337.8824 | 10.7574 | 0.0030 | 0.0930 | 105.3762 | 9.7957 | 40 | |
| 48 | 62.5852 | 0.0160 | 684.2804 | 10.9336 | 0.0015 | 0.0915 | 112.9625 | 10.3317 | 48 | |
| 50 | 74.3575 | 0.0134 | 815.0836 | 10.9617 | 0.0012 | 0.0912 | 114.3251 | 10.4295 | 50 | |
| 52 | 88.3442 | 0.0113 | 970.4908 | 10.9853 | 0.0010 | 0.0910 | 115.5193 | 10.5158 | 52 | |
| 60 | 176.0313 | 0.0057 | 1,944.7921 | 11.0480 | 0.0005 | 0.0905 | 118.9683 | 10.7683 | 60 | |
| 70 | 416.7301 | 0.0024 | 4,619.2232 | 11.0844 | 0.0002 | 0.0902 | 121.2942 | 10.9427 | 70 | |
| 72 | 495.1170 | 0.0020 | 5,490.1891 | 11.0887 | 0.0002 | 0.0902 | 121.5917 | 10.9654 | 72 | |
| 80 | 986.5517 | 0.0010 | 10,950.5741 | 11.0998 | 0.0001 | 0.0901 | 122.4306 | 11.0299 | 80 | |
| 84 | 1,392.5982 | 0.0007 | 15,462.2021 | 11.1031 | 0.0001 | 0.0901 | 122.6979 | 11.0507 | 84 | |
| 90 | 2,335.5266 | 0.0004 | 25,939.1842 | 11.1064 | 0.0000 | 0.0900 | 122.9758 | 11.0726 | 90 | |
| 96 | 3,916.9119 | 0.0003 | 43,510.1321 | 11.1083 | 0.0000 | 0.0900 | 123.1529 | 11.0866 | 96 | |
| 100 | 5,529.0408 | 0.0002 | 61,422.6755 | 11.1091 | 0.0000 | 0.0900 | 123.2335 | 11.0930 | 100 | |
| 104 | 7,804.6923 | 0.0001 | 86,707.6923 | 11.1097 | 0.0000 | 0.0900 | 123.2929 | 11.0978 | 104 | |
| 120 | 30,987.0157 | 0.0000 | 344,289.0639 | 11.1108 | 0.0000 | 0.0900 | 123.4098 | 11.1072 | 120 | |
| 240 | 960,195,145.0408 | 0.0000 | 10,668,834,933.7870 | 11.1111 | 0.0000 | 0.0900 | 123.4568 | 11.1111 | 240 | |
| 360 | 29,753,582,081,680.4000 | 0.0000 | 330,595,356,463,105.0000 | 11.1111 | 0.0000 | 0.0900 | 123.4568 | 11.1111 | 360 | |
| 480 | 921,974,716,559,985,000.0000 | 0.0000 | 10,244,163,517,333,200,000.0000 | 11.1111 | 0.0000 | 0.0900 | 123.4568 | 11.1111 | 480 | |

10.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|---------------------------------|--------------------------|----------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.1000 | 0.9091 | 1.0000 | 0.9091 | 1.0000 | 1.1000 | 0.0000 | 0.0000 | 1 |
| 2 | 1.2100 | 0.8264 | 2.1000 | 1.7355 | 0.4762 | 0.5762 | 0.8264 | 0.4762 | 2 |
| 3 | 1.3310 | 0.7513 | 3.3100 | 2.4869 | 0.3021 | 0.4021 | 2.3291 | 0.9366 | 3 |
| 4 | 1.4641 | 0.6830 | 4.6410 | 3.1699 | 0.2155 | 0.3155 | 4.3781 | 1.3812 | 4 |
| 5 | 1.6105 | 0.6209 | 6.1051 | 3.7908 | 0.1638 | 0.2638 | 6.8618 | 1.8101 | 5 |
| 6 | 1.7716 | 0.5645 | 7.7156 | 4.3553 | 0.1296 | 0.2296 | 9.6842 | 2.2236 | 6 |
| 7 | 1.9487 | 0.5132 | 9.4872 | 4.8684 | 0.1054 | 0.2054 | 12.7631 | 2.6216 | 7 |
| 8 | 2.1436 | 0.4665 | 11.4359 | 5.3349 | 0.0874 | 0.1874 | 16.0287 | 3.0045 | 8 |
| 9 | 2.3579 | 0.4241 | 13.5795 | 5.7590 | 0.0736 | 0.1736 | 19.4215 | 3.3724 | 9 |
| 10 | 2.5937 | 0.3855 | 15.9374 | 6.1446 | 0.0627 | 0.1627 | 22.8913 | 3.7255 | 10 |
| 11 | 2.8531 | 0.3505 | 18.5312 | 6.4951 | 0.0540 | 0.1540 | 26.3963 | 4.0641 | 11 |
| 12 | 3.1384 | 0.3186 | 21.3843 | 6.8137 | 0.0468 | 0.1468 | 29.9012 | 4.3884 | 12 |
| 13 | 3.4523 | 0.2897 | 24.5227 | 7.1034 | 0.0408 | 0.1408 | 33.3772 | 4.6988 | 13 |
| 14 | 3.7975 | 0.2633 | 27.9750 | 7.3667 | 0.0357 | 0.1357 | 36.8005 | 4.9955 | 14 |
| 15 | 4.1772 | 0.2394 | 31.7725 | 7.6061 | 0.0315 | 0.1315 | 40.1520 | 5.2789 | 15 |
| 16 | 4.5950 | 0.2176 | 35.9497 | 7.8237 | 0.0278 | 0.1278 | 43.4164 | 5.5493 | 16 |
| 17 | 5.0545 | 0.1978 | 40.5447 | 8.0216 | 0.0247 | 0.1247 | 46.5819 | 5.8071 | 17 |
| 18 | 5.5599 | 0.1799 | 45.5992 | 8.2014 | 0.0219 | 0.1219 | 49.6395 | 6.0526 | 18 |
| 19 | 6.1159 | 0.1635 | 51.1591 | 8.3649 | 0.0195 | 0.1195 | 52.5827 | 6.2861 | 19 |
| 20 | 6.7275 | 0.1486 | 57.2750 | 8.5136 | 0.0175 | 0.1175 | 55.4069 | 6.5081 | 20 |
| 21 | 7.4002 | 0.1351 | 64.0025 | 8.6487 | 0.0156 | 0.1156 | 58.1095 | 6.7189 | 21 |
| 22 | 8.1403 | 0.1228 | 71.4027 | 8.7715 | 0.0140 | 0.1140 | 60.6893 | 6.9189 | 22 |
| 23 | 8.9543 | 0.1117 | 79.5430 | 8.8832 | 0.0126 | 0.1126 | 63.1462 | 7.1085 | 23 |
| 24 | 9.8497 | 0.1015 | 88.4973 | 8.9847 | 0.0113 | 0.1113 | 65.4813 | 7.2881 | 24 |
| 25 | 10.8347 | 0.0923 | 98.3471 | 9.0770 | 0.0102 | 0.1102 | 67.6964 | 7.4580 | 25 |
| 26 | 11.9182 | 0.0839 | 109.1818 | 9.1609 | 0.0092 | 0.1092 | 69.7940 | 7.6186 | 26 |
| 27 | 13.1100 | 0.0763 | 121.0999 | 9.2372 | 0.0083 | 0.1083 | 71.7773 | 7.7704 | 27 |
| 28 | 14.4210 | 0.0693 | 134.2099 | 9.3066 | 0.0075 | 0.1075 | 73.6495 | 7.9137 | 28 |
| 29 | 15.8631 | 0.0630 | 148.6309 | 9.3696 | 0.0067 | 0.1067 | 75.4146 | 8.0489 | 29 |
| 30 | 17.4494 | 0.0573 | 164.4940 | 9.4269 | 0.0061 | 0.1061 | 77.0766 | 8.1762 | 30 |
| 36 | 30.9127 | 0.0323 | 299.1268 | 9.6765 | 0.0033 | 0.1033 | 85.1194 | 8.7965 | 36 |
| 40 | 45.2593 | 0.0221 | 442.5926 | 9.7791 | 0.0023 | 0.1023 | 88.9525 | 9.0962 | 40 |
| 48 | 97.0172 | 0.0103 | 960.1723 | 9.8969 | 0.0010 | 0.1010 | 94.0217 | 9.5001 | 48 |
| 50 | 117.3909 | 0.0085 | 1,163.9085 | 9.9148 | 0.0009 | 0.1009 | 94.8889 | 9.5704 | 50 |
| 52 | 142.0429 | 0.0070 | 1,410.4293 | 9.9296 | 0.0007 | 0.1007 | 95.6351 | 9.6313 | 52 |
| 60 | 304.4816 | 0.0033 | 3,034.8164 | 9.9672 | 0.0003 | 0.1003 | 97.7010 | 9.8023 | 60 |
| 70 | 789.7470 | 0.0013 | 7,887.4696 | 9.9873 | 0.0001 | 0.1001 | 98.9870 | 9.9113 | 70 |
| 72 | 955.5938 | 0.0010 | 9,545.9382 | 9.9895 | 0.0001 | 0.1001 | 99.1419 | 9.9246 | 72 |
| 80 | 2,048.4002 | 0.0005 | 20,474.0021 | 9.9951 | 0.0000 | 0.1000 | 99.5606 | 9.9609 | 80 |
| 84 | 2,999.0628 | 0.0003 | 29,980.6275 | 9.9967 | 0.0000 | 0.1000 | 99.6866 | 9.9720 | 84 |
| 90 | 5,313.0226 | 0.0002 | 53,120.2261 | 9.9981 | 0.0000 | 0.1000 | 99.8118 | 9.9831 | 90 |
| 96 | 9,412.3437 | 0.0001 | 94,113.4365 | 9.9989 | 0.0000 | 0.1000 | 99.8874 | 9.9898 | 96 |
| 100 | 13,780.6123 | 0.0001 | 137,796.1234 | 9.9993 | 0.0000 | 0.1000 | 99.9202 | 9.9927 | 100 |
| 104 | 20,176.1945 | 0.0000 | 201,751.9453 | 9.9995 | 0.0000 | 0.1000 | 99.9435 | 9.9948 | 104 |
| 120 | 92,709.0688 | 0.0000 | 927,080.6882 | 9.9999 | 0.0000 | 0.1000 | 99.9860 | 9.9987 | 120 |
| 240 | 8,594,971,441.0693 | 0.0000 | 85,949,714,400.6929 | 10.0000 | 0.0000 | 0.1000 | 100.0000 | 10.0000 | 240 |
| 360 | 796,831,798,817,383.0000 | 0.0000 | 7,968,317,988,173,820.0000 | 10.0000 | 0.0000 | 0.1000 | 100.0000 | 10.0000 | 360 |
| 480 | 73,873,534,072,796,700,000.0000 | 0.0000 | 738,735,340,727,967,000,000.0000 | 10.0000 | 0.0000 | 0.1000 | 100.0000 | 10.0000 | 480 |

12.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | | Uniform Gradient | | N |
|-----|----------------------------------|--------------------------|------------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|---|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | | |
| 1 | 1.1200 | 0.8929 | 1.0000 | 0.8929 | 1.0000 | 1.1200 | 0.0000 | 0.0000 | 1 | |
| 2 | 1.2544 | 0.7972 | 2.1200 | 1.6901 | 0.4717 | 0.5917 | 0.7972 | 0.4717 | 2 | |
| 3 | 1.4049 | 0.7118 | 3.3744 | 2.4018 | 0.2963 | 0.4163 | 2.2208 | 0.9246 | 3 | |
| 4 | 1.5735 | 0.6355 | 4.7793 | 3.0373 | 0.2092 | 0.3292 | 4.1273 | 1.3589 | 4 | |
| 5 | 1.7623 | 0.5674 | 6.3528 | 3.6048 | 0.1574 | 0.2774 | 6.3970 | 1.7746 | 5 | |
| 6 | 1.9738 | 0.5066 | 8.1152 | 4.1114 | 0.1232 | 0.2432 | 8.9302 | 2.1720 | 6 | |
| 7 | 2.2107 | 0.4523 | 10.0890 | 4.5638 | 0.0991 | 0.2191 | 11.6443 | 2.5515 | 7 | |
| 8 | 2.4760 | 0.4039 | 12.2997 | 4.9676 | 0.0813 | 0.2013 | 14.4714 | 2.9131 | 8 | |
| 9 | 2.7731 | 0.3606 | 14.7757 | 5.3282 | 0.0677 | 0.1877 | 17.3563 | 3.2574 | 9 | |
| 10 | 3.1058 | 0.3220 | 17.5487 | 5.6502 | 0.0570 | 0.1770 | 20.2541 | 3.5847 | 10 | |
| 11 | 3.4785 | 0.2875 | 20.6546 | 5.9377 | 0.0484 | 0.1684 | 23.1288 | 3.8953 | 11 | |
| 12 | 3.8960 | 0.2567 | 24.1331 | 6.1944 | 0.0414 | 0.1614 | 25.9523 | 4.1897 | 12 | |
| 13 | 4.3635 | 0.2292 | 28.0291 | 6.4235 | 0.0357 | 0.1557 | 28.7024 | 4.4683 | 13 | |
| 14 | 4.8871 | 0.2046 | 32.3926 | 6.6282 | 0.0309 | 0.1509 | 31.3624 | 4.7317 | 14 | |
| 15 | 5.4736 | 0.1827 | 37.2797 | 6.8109 | 0.0268 | 0.1468 | 33.9202 | 4.9803 | 15 | |
| 16 | 6.1304 | 0.1631 | 42.7533 | 6.9740 | 0.0234 | 0.1434 | 36.3670 | 5.2147 | 16 | |
| 17 | 6.8660 | 0.1456 | 48.8837 | 7.1196 | 0.0205 | 0.1405 | 38.6973 | 5.4353 | 17 | |
| 18 | 7.6900 | 0.1300 | 55.7497 | 7.2497 | 0.0179 | 0.1379 | 40.9080 | 5.6427 | 18 | |
| 19 | 8.6128 | 0.1161 | 63.4397 | 7.3658 | 0.0158 | 0.1358 | 42.9979 | 5.8375 | 19 | |
| 20 | 9.6463 | 0.1037 | 72.0524 | 7.4694 | 0.0139 | 0.1339 | 44.9676 | 6.0202 | 20 | |
| 21 | 10.8038 | 0.0926 | 81.6987 | 7.5620 | 0.0122 | 0.1322 | 46.8188 | 6.1913 | 21 | |
| 22 | 12.1003 | 0.0826 | 92.5026 | 7.6446 | 0.0108 | 0.1308 | 48.5543 | 6.3514 | 22 | |
| 23 | 13.5523 | 0.0738 | 104.6029 | 7.7184 | 0.0096 | 0.1296 | 50.1776 | 6.5010 | 23 | |
| 24 | 15.1786 | 0.0659 | 118.1552 | 7.7843 | 0.0085 | 0.1285 | 51.6929 | 6.6406 | 24 | |
| 25 | 17.0001 | 0.0588 | 133.3339 | 7.8431 | 0.0075 | 0.1275 | 53.1046 | 6.7708 | 25 | |
| 26 | 19.0401 | 0.0525 | 150.3339 | 7.8957 | 0.0067 | 0.1267 | 54.4177 | 6.8921 | 26 | |
| 27 | 21.3249 | 0.0469 | 169.3740 | 7.9426 | 0.0059 | 0.1259 | 55.6369 | 7.0049 | 27 | |
| 28 | 23.8839 | 0.0419 | 190.6989 | 7.9844 | 0.0052 | 0.1252 | 56.7674 | 7.1098 | 28 | |
| 29 | 26.7499 | 0.0374 | 214.5828 | 8.0218 | 0.0047 | 0.1247 | 57.8141 | 7.2071 | 29 | |
| 30 | 29.9599 | 0.0334 | 241.3327 | 8.0552 | 0.0041 | 0.1241 | 58.7821 | 7.2974 | 30 | |
| 36 | 59.1356 | 0.0169 | 484.4631 | 8.1924 | 0.0021 | 0.1221 | 63.1970 | 7.7141 | 36 | |
| 40 | 93.0510 | 0.0107 | 767.0914 | 8.2438 | 0.0013 | 0.1213 | 65.1159 | 7.8988 | 40 | |
| 48 | 230.3908 | 0.0043 | 1,911.5898 | 8.2972 | 0.0005 | 0.1205 | 67.4068 | 8.1241 | 48 | |
| 50 | 289.0022 | 0.0035 | 2,400.0182 | 8.3045 | 0.0004 | 0.1204 | 67.7624 | 8.1597 | 50 | |
| 52 | 362.5243 | 0.0028 | 3,012.7029 | 8.3103 | 0.0003 | 0.1203 | 68.0576 | 8.1895 | 52 | |
| 60 | 897.5969 | 0.0011 | 7,471.6411 | 8.3240 | 0.0001 | 0.1201 | 68.8100 | 8.2664 | 60 | |
| 70 | 2,787.7998 | 0.0004 | 23,223.3319 | 8.3303 | 0.0000 | 0.1200 | 69.2103 | 8.3082 | 70 | |
| 72 | 3,497.0161 | 0.0003 | 29,133.4675 | 8.3310 | 0.0000 | 0.1200 | 69.2530 | 8.3127 | 72 | |
| 80 | 8,658.4831 | 0.0001 | 72,145.6925 | 8.3324 | 0.0000 | 0.1200 | 69.3594 | 8.3241 | 80 | |
| 84 | 13,624.2908 | 0.0001 | 113,527.4232 | 8.3327 | 0.0000 | 0.1200 | 69.3880 | 8.3272 | 84 | |
| 90 | 26,891.9342 | 0.0000 | 224,091.1185 | 8.3330 | 0.0000 | 0.1200 | 69.4140 | 8.3300 | 90 | |
| 96 | 53,079.9098 | 0.0000 | 442,324.2485 | 8.3332 | 0.0000 | 0.1200 | 69.4281 | 8.3315 | 96 | |
| 100 | 83,522.2657 | 0.0000 | 696,010.5477 | 8.3332 | 0.0000 | 0.1200 | 69.4336 | 8.3321 | 100 | |
| 104 | 131,423.9021 | 0.0000 | 1,095,190.8509 | 8.3333 | 0.0000 | 0.1200 | 69.4373 | 8.3325 | 104 | |
| 120 | 805,680.2550 | 0.0000 | 6,713,993.7918 | 8.3333 | 0.0000 | 0.1200 | 69.4431 | 8.3332 | 120 | |
| 240 | 649,120,673,317.0960 | 0.0000 | 5,409,338,944,300.8000 | 8.3333 | 0.0000 | 0.1200 | 69.4444 | 8.3333 | 240 | |
| 360 | 522,983,709,612,039,000.0000 | 0.0000 | 4,358,197,580,100,330,000.0000 | 8.3333 | 0.0000 | 0.1200 | 69.4444 | 8.3333 | 360 | |
| 480 | 421,357,648,527,640,000,000.0000 | 0.0000 | 3,511,313,737,730,330,000,000.0000 | 8.3333 | 0.0000 | 0.1200 | 69.4444 | 8.3333 | 480 | |

15.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N |
|-----|--|--------------------------|--|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | |
| 1 | 1.1500 | 0.8696 | 1.0000 | 0.8696 | 1.0000 | 1.1500 | 0.0000 | 0.0000 | 1 |
| 2 | 1.3225 | 0.7561 | 2.1500 | 1.6257 | 0.4651 | 0.6151 | 0.7561 | 0.4651 | 2 |
| 3 | 1.5209 | 0.6575 | 3.4725 | 2.2832 | 0.2880 | 0.4380 | 2.0712 | 0.9071 | 3 |
| 4 | 1.7490 | 0.5718 | 4.9934 | 2.8550 | 0.2003 | 0.3503 | 3.7864 | 1.3263 | 4 |
| 5 | 2.0114 | 0.4972 | 6.7424 | 3.3522 | 0.1483 | 0.2983 | 5.7751 | 1.7228 | 5 |
| 6 | 2.3131 | 0.4323 | 8.7537 | 3.7845 | 0.1142 | 0.2642 | 7.9368 | 2.0972 | 6 |
| 7 | 2.6600 | 0.3759 | 11.0668 | 4.1604 | 0.0904 | 0.2404 | 10.1924 | 2.4498 | 7 |
| 8 | 3.0590 | 0.3269 | 13.7268 | 4.4873 | 0.0729 | 0.2229 | 12.4807 | 2.7813 | 8 |
| 9 | 3.5179 | 0.2843 | 16.7858 | 4.7716 | 0.0596 | 0.2096 | 14.7548 | 3.0922 | 9 |
| 10 | 4.0456 | 0.2472 | 20.3037 | 5.0188 | 0.0493 | 0.1993 | 16.9795 | 3.3832 | 10 |
| 11 | 4.6524 | 0.2149 | 24.3493 | 5.2337 | 0.0411 | 0.1911 | 19.1289 | 3.6549 | 11 |
| 12 | 5.3503 | 0.1869 | 29.0017 | 5.4206 | 0.0345 | 0.1845 | 21.1849 | 3.9082 | 12 |
| 13 | 6.1528 | 0.1625 | 34.3519 | 5.5831 | 0.0291 | 0.1791 | 23.1352 | 4.1438 | 13 |
| 14 | 7.0757 | 0.1413 | 40.5047 | 5.7245 | 0.0247 | 0.1747 | 24.9725 | 4.3624 | 14 |
| 15 | 8.1371 | 0.1229 | 47.5804 | 5.8474 | 0.0210 | 0.1710 | 26.6930 | 4.5650 | 15 |
| 16 | 9.3576 | 0.1069 | 55.7175 | 5.9542 | 0.0179 | 0.1679 | 28.2960 | 4.7522 | 16 |
| 17 | 10.7613 | 0.0929 | 65.0751 | 6.0472 | 0.0154 | 0.1654 | 29.7828 | 4.9251 | 17 |
| 18 | 12.3755 | 0.0808 | 75.8364 | 6.1280 | 0.0132 | 0.1632 | 31.1565 | 5.0843 | 18 |
| 19 | 14.2318 | 0.0703 | 88.2118 | 6.1982 | 0.0113 | 0.1613 | 32.4213 | 5.2307 | 19 |
| 20 | 16.3665 | 0.0611 | 102.4436 | 6.2593 | 0.0098 | 0.1598 | 33.5822 | 5.3651 | 20 |
| 21 | 18.8215 | 0.0531 | 118.8101 | 6.3125 | 0.0084 | 0.1584 | 34.6448 | 5.4883 | 21 |
| 22 | 21.6447 | 0.0462 | 137.6316 | 6.3587 | 0.0073 | 0.1573 | 35.6150 | 5.6010 | 22 |
| 23 | 24.8915 | 0.0402 | 159.2764 | 6.3988 | 0.0063 | 0.1563 | 36.4988 | 5.7040 | 23 |
| 24 | 28.6252 | 0.0349 | 184.1678 | 6.4338 | 0.0054 | 0.1554 | 37.3023 | 5.7979 | 24 |
| 25 | 32.9190 | 0.0304 | 212.7930 | 6.4641 | 0.0047 | 0.1547 | 38.0314 | 5.8834 | 25 |
| 26 | 37.8568 | 0.0264 | 245.7120 | 6.4906 | 0.0041 | 0.1541 | 38.6918 | 5.9612 | 26 |
| 27 | 43.5353 | 0.0230 | 283.5688 | 6.5135 | 0.0035 | 0.1535 | 39.2890 | 6.0319 | 27 |
| 28 | 50.0656 | 0.0200 | 327.1041 | 6.5335 | 0.0031 | 0.1531 | 39.8283 | 6.0960 | 28 |
| 29 | 57.5755 | 0.0174 | 377.1697 | 6.5509 | 0.0027 | 0.1527 | 40.3146 | 6.1541 | 29 |
| 30 | 66.2118 | 0.0151 | 434.7451 | 6.5660 | 0.0023 | 0.1523 | 40.7526 | 6.2066 | 30 |
| 36 | 153.1519 | 0.0065 | 1,014.3457 | 6.6231 | 0.0010 | 0.1510 | 42.5872 | 6.4301 | 36 |
| 40 | 267.8635 | 0.0037 | 1,779.0903 | 6.6418 | 0.0006 | 0.1506 | 43.2830 | 6.5168 | 40 |
| 48 | 819.4007 | 0.0012 | 5,456.0047 | 6.6585 | 0.0002 | 0.1502 | 43.9997 | 6.6080 | 48 |
| 50 | 1,083.6574 | 0.0009 | 7,217.7163 | 6.6605 | 0.0001 | 0.1501 | 44.0958 | 6.6205 | 50 |
| 52 | 1,433.1370 | 0.0007 | 9,547.5798 | 6.6620 | 0.0001 | 0.1501 | 44.1715 | 6.6304 | 52 |
| 60 | 4,383.9987 | 0.0002 | 29,219.9916 | 6.6651 | 0.0000 | 0.1500 | 44.3431 | 6.6530 | 60 |
| 70 | 17,735.7200 | 0.0001 | 118,231.4669 | 6.6663 | 0.0000 | 0.1500 | 44.4156 | 6.6627 | 70 |
| 72 | 23,455.4898 | 0.0000 | 156,363.2650 | 6.6664 | 0.0000 | 0.1500 | 44.4221 | 6.6636 | 72 |
| 80 | 71,750.8794 | 0.0000 | 478,332.5293 | 6.6666 | 0.0000 | 0.1500 | 44.4364 | 6.6656 | 80 |
| 84 | 125,492.7365 | 0.0000 | 836,611.5768 | 6.6666 | 0.0000 | 0.1500 | 44.4396 | 6.6660 | 84 |
| 90 | 290,272.3252 | 0.0000 | 1,935,142.1680 | 6.6666 | 0.0000 | 0.1500 | 44.4422 | 6.6664 | 90 |
| 96 | 671,417.5268 | 0.0000 | 4,476,110.1785 | 6.6667 | 0.0000 | 0.1500 | 44.4434 | 6.6665 | 96 |
| 100 | 1,174,313.4507 | 0.0000 | 7,828,749.6713 | 6.6667 | 0.0000 | 0.1500 | 44.4438 | 6.6666 | 100 |
| 104 | 2,053,881.5647 | 0.0000 | 13,692,537.0982 | 6.6667 | 0.0000 | 0.1500 | 44.4441 | 6.6666 | 104 |
| 120 | 19,219,445.0019 | 0.0000 | 128,129,626.6795 | 6.6667 | 0.0000 | 0.1500 | 44.4444 | 6.6667 | 120 |
| 240 | 369,387,066,182,044.0000 | 0.0000 | 2,462,580,441,213,620.0000 | 6.6667 | 0.0000 | 0.1500 | 44.4444 | 6.6667 | 240 |
| 360 | 7,099,414,402,908,460,000,000.0000 | 0.0000 | 47,329,429,352,723,100,000,000.0000 | 6.6667 | 0.0000 | 0.1500 | 44.4444 | 6.6667 | 360 |
| 480 | 136,446,804,662,578,000,000,000,000.0000 | 0.0000 | 909,645,364,417,186,000,000,000,000.0000 | 6.6667 | 0.0000 | 0.1500 | 44.4444 | 6.6667 | 480 |

18.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | | Uniform Gradient | | N |
|-----|--------------------------|---|--------------------------|--|--------------------------|--------------------------|-------------------------------|--------------------------------|--------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | | |
| 1 | | 1.1800 | 0.8475 | 1.0000 | 0.8475 | 1.0000 | 1.1800 | 0.0000 | 0.0000 | 1 |
| 2 | | 1.3924 | 0.7182 | 2.1800 | 1.5656 | 0.4587 | 0.6387 | 0.7182 | 0.4587 | 2 |
| 3 | | 1.6430 | 0.6086 | 3.5724 | 2.1743 | 0.2799 | 0.4599 | 1.9354 | 0.8902 | 3 |
| 4 | | 1.9388 | 0.5158 | 5.2154 | 2.6901 | 0.1917 | 0.3717 | 3.4828 | 1.2947 | 4 |
| 5 | | 2.2878 | 0.4371 | 7.1542 | 3.1272 | 0.1398 | 0.3198 | 5.2312 | 1.6728 | 5 |
| 6 | | 2.6996 | 0.3704 | 9.4420 | 3.4976 | 0.1059 | 0.2859 | 7.0834 | 2.0252 | 6 |
| 7 | | 3.1855 | 0.3139 | 12.1415 | 3.8115 | 0.0824 | 0.2624 | 8.9670 | 2.3526 | 7 |
| 8 | | 3.7589 | 0.2660 | 15.3270 | 4.0776 | 0.0652 | 0.2452 | 10.8292 | 2.6558 | 8 |
| 9 | | 4.4355 | 0.2255 | 19.0859 | 4.3030 | 0.0524 | 0.2324 | 12.6329 | 2.9358 | 9 |
| 10 | | 5.2338 | 0.1911 | 23.5213 | 4.4941 | 0.0425 | 0.2225 | 14.3525 | 3.1936 | 10 |
| 11 | | 6.1759 | 0.1619 | 28.7551 | 4.6560 | 0.0348 | 0.2148 | 15.9716 | 3.4303 | 11 |
| 12 | | 7.2876 | 0.1372 | 34.9311 | 4.7932 | 0.0286 | 0.2086 | 17.4811 | 3.6470 | 12 |
| 13 | | 8.5994 | 0.1163 | 42.2187 | 4.9095 | 0.0237 | 0.2037 | 18.8765 | 3.8449 | 13 |
| 14 | | 10.1472 | 0.0985 | 50.8180 | 5.0081 | 0.0197 | 0.1997 | 20.1576 | 4.0250 | 14 |
| 15 | | 11.9737 | 0.0835 | 60.9653 | 5.0916 | 0.0164 | 0.1964 | 21.3269 | 4.1887 | 15 |
| 16 | | 14.1290 | 0.0708 | 72.9390 | 5.1624 | 0.0137 | 0.1937 | 22.3885 | 4.3369 | 16 |
| 17 | | 16.6722 | 0.0600 | 87.0680 | 5.2223 | 0.0115 | 0.1915 | 23.3482 | 4.4708 | 17 |
| 18 | | 19.6733 | 0.0508 | 103.7403 | 5.2732 | 0.0096 | 0.1896 | 24.2123 | 4.5916 | 18 |
| 19 | | 23.2144 | 0.0431 | 123.4135 | 5.3162 | 0.0081 | 0.1881 | 24.9877 | 4.7003 | 19 |
| 20 | | 27.3930 | 0.0365 | 146.6280 | 5.3527 | 0.0068 | 0.1868 | 25.6813 | 4.7978 | 20 |
| 21 | | 32.3238 | 0.0309 | 174.0210 | 5.3837 | 0.0057 | 0.1857 | 26.3000 | 4.8851 | 21 |
| 22 | | 38.1421 | 0.0262 | 206.3448 | 5.4099 | 0.0048 | 0.1848 | 26.8506 | 4.9632 | 22 |
| 23 | | 45.0076 | 0.0222 | 244.4868 | 5.4321 | 0.0041 | 0.1841 | 27.3394 | 5.0329 | 23 |
| 24 | | 53.1090 | 0.0188 | 289.4945 | 5.4509 | 0.0035 | 0.1835 | 27.7725 | 5.0950 | 24 |
| 25 | | 62.6686 | 0.0160 | 342.6035 | 5.4669 | 0.0029 | 0.1829 | 28.1555 | 5.1502 | 25 |
| 26 | | 73.9490 | 0.0135 | 405.2721 | 5.4804 | 0.0025 | 0.1825 | 28.4935 | 5.1991 | 26 |
| 27 | | 87.2598 | 0.0115 | 479.2211 | 5.4919 | 0.0021 | 0.1821 | 28.7915 | 5.2425 | 27 |
| 28 | | 102.9666 | 0.0097 | 566.4809 | 5.5016 | 0.0018 | 0.1818 | 29.0537 | 5.2810 | 28 |
| 29 | | 121.5005 | 0.0082 | 669.4475 | 5.5098 | 0.0015 | 0.1815 | 29.2842 | 5.3149 | 29 |
| 30 | | 143.3706 | 0.0070 | 790.9480 | 5.5168 | 0.0013 | 0.1813 | 29.4864 | 5.3448 | 30 |
| 36 | | 387.0368 | 0.0026 | 2,144.6489 | 5.5412 | 0.0005 | 0.1805 | 30.2677 | 5.4623 | 36 |
| 40 | | 750.3783 | 0.0013 | 4,163.2130 | 5.5482 | 0.0002 | 0.1802 | 30.5269 | 5.5022 | 40 |
| 48 | | 2,820.5665 | 0.0004 | 15,664.2586 | 5.5536 | 0.0001 | 0.1801 | 30.7587 | 5.5385 | 48 |
| 50 | | 3,927.3569 | 0.0003 | 21,813.0937 | 5.5541 | 0.0000 | 0.1800 | 30.7856 | 5.5428 | 50 |
| 52 | | 5,468.4517 | 0.0002 | 30,374.7316 | 5.5545 | 0.0000 | 0.1800 | 30.8057 | 5.5460 | 52 |
| 60 | | 20,555.1400 | 0.0000 | 114,189.6665 | 5.5553 | 0.0000 | 0.1800 | 30.8465 | 5.5526 | 60 |
| 70 | | 107,582.2224 | 0.0000 | 597,673.4576 | 5.5555 | 0.0000 | 0.1800 | 30.8603 | 5.5549 | 70 |
| 72 | | 149,797.4864 | 0.0000 | 832,202.7024 | 5.5555 | 0.0000 | 0.1800 | 30.8613 | 5.5551 | 72 |
| 80 | | 563,067.6604 | 0.0000 | 3,128,148.1133 | 5.5555 | 0.0000 | 0.1800 | 30.8634 | 5.5554 | 80 |
| 84 | | 1,091,663.0573 | 0.0000 | 6,064,789.2074 | 5.5556 | 0.0000 | 0.1800 | 30.8637 | 5.5555 | 84 |
| 90 | | 2,947,003.5401 | 0.0000 | 16,372,236.3340 | 5.5556 | 0.0000 | 0.1800 | 30.8640 | 5.5555 | 90 |
| 96 | | 7,955,595.6457 | 0.0000 | 44,197,748.0317 | 5.5556 | 0.0000 | 0.1800 | 30.8641 | 5.5555 | 96 |
| 100 | | 15,424,131.9055 | 0.0000 | 85,689,616.1414 | 5.5556 | 0.0000 | 0.1800 | 30.8642 | 5.5555 | 100 |
| 104 | | 29,903,963.9056 | 0.0000 | 166,133,127.2533 | 5.5556 | 0.0000 | 0.1800 | 30.8642 | 5.5556 | 104 |
| 120 | | 422,513,779.0259 | 0.0000 | 2,347,298,766.8107 | 5.5556 | 0.0000 | 0.1800 | 30.8642 | 5.5556 | 120 |
| 240 | | 178,517,893,466,761,000.0000 | 0.0000 | 991,766,074,815,340,000.0000 | 5.5556 | 0.0000 | 0.1800 | 30.8642 | 5.5556 | 240 |
| 360 | | 75,426,269,792,387,300,000,000.0000 | 0.0000 | 419,034,832,179,929,000,000,000.0000 | 5.5556 | 0.0000 | 0.1800 | 30.8642 | 5.5556 | 360 |
| 480 | | 31,868,638,287,809,900,000,000,000.0000 | 0.0000 | 177,047,990,487,833,000,000,000,000.0000 | 5.5556 | 0.0000 | 0.1800 | 30.8642 | 5.5556 | 480 |

20.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | | Uniform Gradient | | N |
|-----|--------------------------|--|--------------------------|--|--------------------------|--------------------------|-------------------------------|--------------------------------|--------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | | |
| 1 | | 1.2000 | 0.8333 | 1.0000 | 0.8333 | 1.0000 | 1.2000 | 0.0000 | 0.0000 | 1 |
| 2 | | 1.4400 | 0.6944 | 2.2000 | 1.5278 | 0.4545 | 0.6545 | 0.6944 | 0.4545 | 2 |
| 3 | | 1.7280 | 0.5787 | 3.6400 | 2.1065 | 0.2747 | 0.4747 | 1.8519 | 0.8791 | 3 |
| 4 | | 2.0736 | 0.4823 | 5.3680 | 2.5887 | 0.1863 | 0.3863 | 3.2986 | 1.2742 | 4 |
| 5 | | 2.4883 | 0.4019 | 7.4416 | 2.9906 | 0.1344 | 0.3344 | 4.9061 | 1.6405 | 5 |
| 6 | | 2.9860 | 0.3349 | 9.9299 | 3.3255 | 0.1007 | 0.3007 | 6.5806 | 1.9788 | 6 |
| 7 | | 3.5832 | 0.2791 | 12.9159 | 3.6046 | 0.0774 | 0.2774 | 8.2551 | 2.2902 | 7 |
| 8 | | 4.2998 | 0.2326 | 16.4991 | 3.8372 | 0.0606 | 0.2606 | 9.8831 | 2.5756 | 8 |
| 9 | | 5.1598 | 0.1938 | 20.7989 | 4.0310 | 0.0481 | 0.2481 | 11.4335 | 2.8364 | 9 |
| 10 | | 6.1917 | 0.1615 | 25.9587 | 4.1925 | 0.0385 | 0.2385 | 12.8871 | 3.0739 | 10 |
| 11 | | 7.4301 | 0.1346 | 32.1504 | 4.3271 | 0.0311 | 0.2311 | 14.2330 | 3.2893 | 11 |
| 12 | | 8.9161 | 0.1122 | 39.5805 | 4.4392 | 0.0253 | 0.2253 | 15.4667 | 3.4841 | 12 |
| 13 | | 10.6993 | 0.0935 | 48.4966 | 4.5327 | 0.0206 | 0.2206 | 16.5883 | 3.6597 | 13 |
| 14 | | 12.8392 | 0.0779 | 59.1959 | 4.6106 | 0.0169 | 0.2169 | 17.6008 | 3.8175 | 14 |
| 15 | | 15.4070 | 0.0649 | 72.0351 | 4.6755 | 0.0139 | 0.2139 | 18.5095 | 3.9588 | 15 |
| 16 | | 18.4884 | 0.0541 | 87.4421 | 4.7296 | 0.0114 | 0.2114 | 19.3208 | 4.0851 | 16 |
| 17 | | 22.1861 | 0.0451 | 105.9306 | 4.7746 | 0.0094 | 0.2094 | 20.0419 | 4.1976 | 17 |
| 18 | | 26.6233 | 0.0376 | 128.1167 | 4.8122 | 0.0078 | 0.2078 | 20.6805 | 4.2975 | 18 |
| 19 | | 31.9480 | 0.0313 | 154.7400 | 4.8435 | 0.0065 | 0.2065 | 21.2439 | 4.3861 | 19 |
| 20 | | 38.3376 | 0.0261 | 186.6880 | 4.8696 | 0.0054 | 0.2054 | 21.7395 | 4.4643 | 20 |
| 21 | | 46.0051 | 0.0217 | 225.0256 | 4.8913 | 0.0044 | 0.2044 | 22.1742 | 4.5334 | 21 |
| 22 | | 55.2061 | 0.0181 | 271.0307 | 4.9094 | 0.0037 | 0.2037 | 22.5546 | 4.5941 | 22 |
| 23 | | 66.2474 | 0.0151 | 326.2369 | 4.9245 | 0.0031 | 0.2031 | 22.8867 | 4.6475 | 23 |
| 24 | | 79.4968 | 0.0126 | 392.4842 | 4.9371 | 0.0025 | 0.2025 | 23.1760 | 4.6943 | 24 |
| 25 | | 95.3962 | 0.0105 | 471.9811 | 4.9476 | 0.0021 | 0.2021 | 23.4276 | 4.7352 | 25 |
| 26 | | 114.4755 | 0.0087 | 567.3773 | 4.9563 | 0.0018 | 0.2018 | 23.6460 | 4.7709 | 26 |
| 27 | | 137.3706 | 0.0073 | 681.8528 | 4.9636 | 0.0015 | 0.2015 | 23.8353 | 4.8020 | 27 |
| 28 | | 164.8447 | 0.0061 | 819.2233 | 4.9697 | 0.0012 | 0.2012 | 23.9991 | 4.8291 | 28 |
| 29 | | 197.8136 | 0.0051 | 984.0680 | 4.9747 | 0.0010 | 0.2010 | 24.1406 | 4.8527 | 29 |
| 30 | | 237.3763 | 0.0042 | 1,181.8816 | 4.9789 | 0.0008 | 0.2008 | 24.2628 | 4.8731 | 30 |
| 36 | | 708.8019 | 0.0014 | 3,539.0094 | 4.9929 | 0.0003 | 0.2003 | 24.7108 | 4.9491 | 36 |
| 40 | | 1,469.7716 | 0.0007 | 7,343.8578 | 4.9966 | 0.0001 | 0.2001 | 24.8469 | 4.9728 | 40 |
| 48 | | 6,319.7487 | 0.0002 | 31,593.7436 | 4.9992 | 0.0000 | 0.2000 | 24.9581 | 4.9924 | 48 |
| 50 | | 9,100.4382 | 0.0001 | 45,497.1908 | 4.9995 | 0.0000 | 0.2000 | 24.9698 | 4.9945 | 50 |
| 52 | | 13,104.6309 | 0.0001 | 65,518.1547 | 4.9996 | 0.0000 | 0.2000 | 24.9783 | 4.9960 | 52 |
| 60 | | 56,347.5144 | 0.0000 | 281,732.5718 | 4.9999 | 0.0000 | 0.2000 | 24.9942 | 4.9989 | 60 |
| 70 | | 348,888.9569 | 0.0000 | 1,744,439.7847 | 5.0000 | 0.0000 | 0.2000 | 24.9989 | 4.9998 | 70 |
| 72 | | 502,400.0980 | 0.0000 | 2,511,995.4899 | 5.0000 | 0.0000 | 0.2000 | 24.9992 | 4.9999 | 72 |
| 80 | | 2,160,228.4620 | 0.0000 | 10,801,137.3101 | 5.0000 | 0.0000 | 0.2000 | 24.9998 | 5.0000 | 80 |
| 84 | | 4,479,449.7388 | 0.0000 | 22,397,243.6941 | 5.0000 | 0.0000 | 0.2000 | 24.9999 | 5.0000 | 84 |
| 90 | | 13,375,565.2489 | 0.0000 | 66,877,821.2447 | 5.0000 | 0.0000 | 0.2000 | 25.0000 | 5.0000 | 90 |
| 96 | | 39,939,223.8243 | 0.0000 | 199,696,114.1214 | 5.0000 | 0.0000 | 0.2000 | 25.0000 | 5.0000 | 96 |
| 100 | | 82,817,974.5220 | 0.0000 | 414,089,867.6101 | 5.0000 | 0.0000 | 0.2000 | 25.0000 | 5.0000 | 100 |
| 104 | | 171,731,351.9688 | 0.0000 | 858,656,754.8442 | 5.0000 | 0.0000 | 0.2000 | 25.0000 | 5.0000 | 104 |
| 120 | | 3,175,042,373.7803 | 0.0000 | 15,875,211,863.9016 | 5.0000 | 0.0000 | 0.2000 | 25.0000 | 5.0000 | 120 |
| 240 | | 10,080,894,075,300,600,000.0000 | 0.0000 | 50,404,470,376,503,100,000.0000 | 5.0000 | 0.0000 | 0.2000 | 25.0000 | 5.0000 | 240 |
| 360 | | 32,007,265,854,670,500,000,000,000.0000 | 0.0000 | 160,036,329,273,353,000,000,000,000.0000 | 5.0000 | 0.0000 | 0.2000 | 25.0000 | 5.0000 | 360 |
| 480 | | 101,624,425,357,431,000,000,000,000,000,000.0000 | 0.0000 | 508,122,126,787,155,000,000,000,000,000,000.0000 | 5.0000 | 0.0000 | 0.2000 | 25.0000 | 5.0000 | 480 |

25.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | | Uniform Gradient | | N |
|-----|---|--------------------------|--|--------------------------|--------------------------|--------------------------|-------------------------------|--------------------------------|-----|---|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | | |
| 1 | 1.2500 | 0.8000 | 1.0000 | 0.8000 | 1.0000 | 1.2500 | 0.0000 | 0.0000 | 1 | |
| 2 | 1.5625 | 0.6400 | 2.2500 | 1.4400 | 0.4444 | 0.6944 | 0.6400 | 0.4444 | 2 | |
| 3 | 1.9531 | 0.5120 | 3.8125 | 1.9520 | 0.2623 | 0.5123 | 1.6640 | 0.8525 | 3 | |
| 4 | 2.4414 | 0.4096 | 5.7656 | 2.3616 | 0.1734 | 0.4234 | 2.8928 | 1.2249 | 4 | |
| 5 | 3.0518 | 0.3277 | 8.2070 | 2.6893 | 0.1218 | 0.3718 | 4.2035 | 1.5631 | 5 | |
| 6 | 3.8147 | 0.2621 | 11.2588 | 2.9514 | 0.0888 | 0.3388 | 5.5142 | 1.8683 | 6 | |
| 7 | 4.7684 | 0.2097 | 15.0735 | 3.1611 | 0.0663 | 0.3163 | 6.7725 | 2.1424 | 7 | |
| 8 | 5.9605 | 0.1678 | 19.8419 | 3.3289 | 0.0504 | 0.3004 | 7.9469 | 2.3872 | 8 | |
| 9 | 7.4506 | 0.1342 | 25.8023 | 3.4631 | 0.0388 | 0.2888 | 9.0207 | 2.6048 | 9 | |
| 10 | 9.3132 | 0.1074 | 33.2529 | 3.5705 | 0.0301 | 0.2801 | 9.9870 | 2.7971 | 10 | |
| 11 | 11.6415 | 0.0859 | 42.5661 | 3.6564 | 0.0235 | 0.2735 | 10.8460 | 2.9663 | 11 | |
| 12 | 14.5519 | 0.0687 | 54.2077 | 3.7251 | 0.0184 | 0.2684 | 11.6020 | 3.1145 | 12 | |
| 13 | 18.1899 | 0.0550 | 68.7596 | 3.7801 | 0.0145 | 0.2645 | 12.2617 | 3.2437 | 13 | |
| 14 | 22.7374 | 0.0440 | 86.9495 | 3.8241 | 0.0115 | 0.2615 | 12.8334 | 3.3559 | 14 | |
| 15 | 28.4217 | 0.0352 | 109.6868 | 3.8593 | 0.0091 | 0.2591 | 13.3260 | 3.4530 | 15 | |
| 16 | 35.5271 | 0.0281 | 138.1085 | 3.8874 | 0.0072 | 0.2572 | 13.7482 | 3.5366 | 16 | |
| 17 | 44.4089 | 0.0225 | 173.6357 | 3.9099 | 0.0058 | 0.2558 | 14.1085 | 3.6084 | 17 | |
| 18 | 55.5112 | 0.0180 | 218.0446 | 3.9279 | 0.0046 | 0.2546 | 14.4147 | 3.6698 | 18 | |
| 19 | 69.3889 | 0.0144 | 273.5558 | 3.9424 | 0.0037 | 0.2537 | 14.6741 | 3.7222 | 19 | |
| 20 | 86.7362 | 0.0115 | 342.9447 | 3.9539 | 0.0029 | 0.2529 | 14.8932 | 3.7667 | 20 | |
| 21 | 108.4202 | 0.0092 | 429.6809 | 3.9631 | 0.0023 | 0.2523 | 15.0777 | 3.8045 | 21 | |
| 22 | 135.5253 | 0.0074 | 538.1011 | 3.9705 | 0.0019 | 0.2519 | 15.2326 | 3.8365 | 22 | |
| 23 | 169.4066 | 0.0059 | 673.6264 | 3.9764 | 0.0015 | 0.2515 | 15.3625 | 3.8634 | 23 | |
| 24 | 211.7582 | 0.0047 | 843.0329 | 3.9811 | 0.0012 | 0.2512 | 15.4711 | 3.8861 | 24 | |
| 25 | 264.6978 | 0.0038 | 1,054.7912 | 3.9849 | 0.0009 | 0.2509 | 15.5618 | 3.9052 | 25 | |
| 26 | 330.8722 | 0.0030 | 1,319.4890 | 3.9879 | 0.0008 | 0.2508 | 15.6373 | 3.9212 | 26 | |
| 27 | 413.5903 | 0.0024 | 1,650.3612 | 3.9903 | 0.0006 | 0.2506 | 15.7002 | 3.9346 | 27 | |
| 28 | 516.9879 | 0.0019 | 2,063.9515 | 3.9923 | 0.0005 | 0.2505 | 15.7524 | 3.9457 | 28 | |
| 29 | 646.2349 | 0.0015 | 2,580.9394 | 3.9938 | 0.0004 | 0.2504 | 15.7957 | 3.9551 | 29 | |
| 30 | 807.7936 | 0.0012 | 3,227.1743 | 3.9950 | 0.0003 | 0.2503 | 15.8316 | 3.9628 | 30 | |
| 36 | 3,081.4879 | 0.0003 | 12,321.9516 | 3.9987 | 0.0001 | 0.2501 | 15.9481 | 3.9883 | 36 | |
| 40 | 7,523.1638 | 0.0001 | 30,088.6554 | 3.9995 | 0.0000 | 0.2500 | 15.9766 | 3.9947 | 40 | |
| 48 | 44,841.5509 | 0.0000 | 179,362.2034 | 3.9999 | 0.0000 | 0.2500 | 15.9954 | 3.9989 | 48 | |
| 50 | 70,064.9232 | 0.0000 | 280,255.6929 | 3.9999 | 0.0000 | 0.2500 | 15.9969 | 3.9993 | 50 | |
| 52 | 109,476.4425 | 0.0000 | 437,901.7701 | 4.0000 | 0.0000 | 0.2500 | 15.9980 | 3.9995 | 52 | |
| 60 | 652,530.4468 | 0.0000 | 2,610,117.7872 | 4.0000 | 0.0000 | 0.2500 | 15.9996 | 3.9999 | 60 | |
| 70 | 6,077,163.3573 | 0.0000 | 24,308,649.4291 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 70 | |
| 72 | 9,495,567.7458 | 0.0000 | 37,982,266.9830 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 72 | |
| 80 | 56,597,994.2427 | 0.0000 | 226,391,972.9707 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 80 | |
| 84 | 138,178,696.8815 | 0.0000 | 552,714,783.5260 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 84 | |
| 90 | 527,109,897.1615 | 0.0000 | 2,108,439,584.6461 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 90 | |
| 96 | 2,010,764,683.3860 | 0.0000 | 8,043,058,729.5438 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 96 | |
| 100 | 4,909,093,465.2977 | 0.0000 | 19,636,373,857.1909 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 100 | |
| 104 | 11,985,091,468.0120 | 0.0000 | 47,940,365,868.0481 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 104 | |
| 120 | 425,795,984,000.8150 | 0.0000 | 1,703,183,935,999.2600 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 120 | |
| 240 | 181,302,219,991,222,000,000,000.0000 | 0.0000 | 725,208,879,964,890,000,000,000.0000 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 240 | |
| 360 | 77,197,757,162,694,800,000,000,000,000,000.0000 | 0.0000 | 308,791,028,650,779,000,000,000,000,000,000.0000 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 360 | |
| 480 | 32,870,494,973,745,600,000,000,000,000,000,000,000.0000 | 0.0000 | 131,481,979,894,982,000,000,000,000,000,000,000,000.0000 | 4.0000 | 0.0000 | 0.2500 | 16.0000 | 4.0000 | 480 | |

30.00%

Discrete Compound Interest Factors

| N | Single Payment | | Uniform Series | | | | Uniform Gradient | | N | |
|-----|--------------------------|--|--------------------------|---|--------------------------|--------------------------|-------------------------------|--------------------------------|--------|-----|
| | Compound Amount Factor | Present Worth Factor | Compound Amount Factor | Present Worth Factor | Sinking Fund Factor | Capital Recovery Factor | Gradient Present Worth Factor | Gradient Uniform Series Factor | | |
| | To Find F Given P F/P | To Find P Given F P/F | To Find F Given A F/A | To Find P Given A P/A | To Find A Given F A/F | To Find A Given P A/P | To Find P Given G P/G | To Find A Given G A/G | | |
| 1 | | 1.3000 | 0.7692 | 1.0000 | 0.7692 | 1.0000 | 1.3000 | 0.0000 | 0.0000 | 1 |
| 2 | | 1.6900 | 0.5917 | 2.3000 | 1.3609 | 0.4348 | 0.7348 | 0.5917 | 0.4348 | 2 |
| 3 | | 2.1970 | 0.4552 | 3.9900 | 1.8161 | 0.2506 | 0.5506 | 1.5020 | 0.8271 | 3 |
| 4 | | 2.8561 | 0.3501 | 6.1870 | 2.1662 | 0.1616 | 0.4616 | 2.5524 | 1.1783 | 4 |
| 5 | | 3.7129 | 0.2693 | 9.0431 | 2.4356 | 0.1106 | 0.4106 | 3.6297 | 1.4903 | 5 |
| 6 | | 4.8268 | 0.2072 | 12.7560 | 2.6427 | 0.0784 | 0.3784 | 4.6656 | 1.7654 | 6 |
| 7 | | 6.2749 | 0.1594 | 17.5828 | 2.8021 | 0.0569 | 0.3569 | 5.6218 | 2.0063 | 7 |
| 8 | | 8.1573 | 0.1226 | 23.8577 | 2.9247 | 0.0419 | 0.3419 | 6.4800 | 2.2156 | 8 |
| 9 | | 10.6045 | 0.0943 | 32.0150 | 3.0190 | 0.0312 | 0.3312 | 7.2343 | 2.3963 | 9 |
| 10 | | 13.7858 | 0.0725 | 42.6195 | 3.0915 | 0.0235 | 0.3235 | 7.8872 | 2.5512 | 10 |
| 11 | | 17.9216 | 0.0558 | 56.4053 | 3.1473 | 0.0177 | 0.3177 | 8.4452 | 2.6833 | 11 |
| 12 | | 23.2981 | 0.0429 | 74.3270 | 3.1903 | 0.0135 | 0.3135 | 8.9173 | 2.7952 | 12 |
| 13 | | 30.2875 | 0.0330 | 97.6250 | 3.2233 | 0.0102 | 0.3102 | 9.3135 | 2.8895 | 13 |
| 14 | | 39.3738 | 0.0254 | 127.9125 | 3.2487 | 0.0078 | 0.3078 | 9.6437 | 2.9685 | 14 |
| 15 | | 51.1859 | 0.0195 | 167.2863 | 3.2682 | 0.0060 | 0.3060 | 9.9172 | 3.0344 | 15 |
| 16 | | 66.5417 | 0.0150 | 218.4722 | 3.2832 | 0.0046 | 0.3046 | 10.1426 | 3.0892 | 16 |
| 17 | | 86.5042 | 0.0116 | 285.0139 | 3.2948 | 0.0035 | 0.3035 | 10.3276 | 3.1345 | 17 |
| 18 | | 112.4554 | 0.0089 | 371.5180 | 3.3037 | 0.0027 | 0.3027 | 10.4788 | 3.1718 | 18 |
| 19 | | 146.1920 | 0.0068 | 483.9734 | 3.3105 | 0.0021 | 0.3021 | 10.6019 | 3.2025 | 19 |
| 20 | | 190.0496 | 0.0053 | 630.1655 | 3.3158 | 0.0016 | 0.3016 | 10.7019 | 3.2275 | 20 |
| 21 | | 247.0645 | 0.0040 | 820.2151 | 3.3198 | 0.0012 | 0.3012 | 10.7828 | 3.2480 | 21 |
| 22 | | 321.1839 | 0.0031 | 1,067.2796 | 3.3230 | 0.0009 | 0.3009 | 10.8482 | 3.2646 | 22 |
| 23 | | 417.5391 | 0.0024 | 1,388.4635 | 3.3254 | 0.0007 | 0.3007 | 10.9009 | 3.2781 | 23 |
| 24 | | 542.8008 | 0.0018 | 1,806.0026 | 3.3272 | 0.0006 | 0.3006 | 10.9433 | 3.2890 | 24 |
| 25 | | 705.6410 | 0.0014 | 2,348.8033 | 3.3286 | 0.0004 | 0.3004 | 10.9773 | 3.2979 | 25 |
| 26 | | 917.3333 | 0.0011 | 3,054.4443 | 3.3297 | 0.0003 | 0.3003 | 11.0045 | 3.3050 | 26 |
| 27 | | 1,192.5333 | 0.0008 | 3,971.7776 | 3.3305 | 0.0003 | 0.3003 | 11.0263 | 3.3107 | 27 |
| 28 | | 1,550.2933 | 0.0006 | 5,164.3109 | 3.3312 | 0.0002 | 0.3002 | 11.0437 | 3.3153 | 28 |
| 29 | | 2,015.3813 | 0.0005 | 6,714.6042 | 3.3317 | 0.0001 | 0.3001 | 11.0576 | 3.3189 | 29 |
| 30 | | 2,619.9956 | 0.0004 | 8,729.9855 | 3.3321 | 0.0001 | 0.3001 | 11.0687 | 3.3219 | 30 |
| 36 | | 12,646.2186 | 0.0001 | 42,150.7285 | 3.3331 | 0.0000 | 0.3000 | 11.1007 | 3.3305 | 36 |
| 40 | | 36,118.8648 | 0.0000 | 120,392.8827 | 3.3332 | 0.0000 | 0.3000 | 11.1071 | 3.3322 | 40 |
| 48 | | 294,632.6763 | 0.0000 | 982,105.5877 | 3.3333 | 0.0000 | 0.3000 | 11.1105 | 3.3332 | 48 |
| 50 | | 497,929.2230 | 0.0000 | 1,659,760.7433 | 3.3333 | 0.0000 | 0.3000 | 11.1108 | 3.3332 | 50 |
| 52 | | 841,500.3868 | 0.0000 | 2,804,997.9561 | 3.3333 | 0.0000 | 0.3000 | 11.1109 | 3.3333 | 52 |
| 60 | | 6,864,377.1727 | 0.0000 | 22,881,253.9091 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 60 |
| 70 | | 94,631,268.4517 | 0.0000 | 315,437,558.1724 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 70 |
| 72 | | 159,926,843.6834 | 0.0000 | 533,089,475.6114 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 72 |
| 80 | | 1,304,572,395.0513 | 0.0000 | 4,348,574,646.8377 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 80 |
| 84 | | 3,725,989,217.5061 | 0.0000 | 12,419,964,055.0202 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 84 |
| 90 | | 17,984,638,288.9613 | 0.0000 | 59,948,794,293.2043 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 90 |
| 96 | | 86,808,413,954.9030 | 0.0000 | 289,361,379,846.3430 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 96 |
| 100 | | 247,933,511,096.5980 | 0.0000 | 826,445,036,985.3280 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 100 |
| 104 | | 708,122,901,042.9950 | 0.0000 | 2,360,409,670,139.9800 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 104 |
| 120 | | 47,119,673,969.698.6000 | 0.0000 | 157,065,579,898.992.0000 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 120 |
| 240 | | 2,220,263,675,010,690,000,000,000,000,000.0000 | 0.0000 | 7,400,878,916,702,310,000,000,000,000,000.0000 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 240 |
| 360 | | 104,618,100,493,269,000,000,000,000,000,000,000,000,000,000.0000 | 0.0000 | 348,727,001,644,229,000,000,000,000,000,000,000,000,000.0000 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 360 |
| 480 | | 4,929,570,786,571,990,000,000,000,000,000,000,000,000,000,000,000.0000 | 0.0000 | 16,431,902,621,906,600,000,000,000,000,000,000,000,000,000,000.0000 | 3.3333 | 0.0000 | 0.3000 | 11.1111 | 3.3333 | 480 |

