

MCR 3U1: Unit 7 – Finance

Lesson 2 & 3 – Compound Interest (Future Value & Present Value)

Key Terms

- Compound Interest:** Interest calculated at regular periods and added to the principal for the next period.
- Future Value:** The final amount of an investment or loan when it matures at the end of the investment or loan period.
- Present Value:** The principal that must be invested today to obtain a given amount in the future.
- Compounding Frequency:** How often interest is calculated and added to the total value in an investment or loan.

The Formulas:

FUTURE VALUE

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

A is the amount the investment is worth (FV)
P is the principal (PV)
i is the interest rate per compounding period
n is the total # of compounding periods.

PRESENT VALUE

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

Compounding Frequency	Number of Compounding Periods Per Year	Interest Rate (i)	Total Number of Compounding Periods (n)
Annually	Once per year	Annual interest rate	Number of years
Semi-annually	____ times per year	Annual rate $\div 2$	$\div 2$ number of years
Quarterly	____ times per year	Annual rate $\div 4$	$\div 4$ number of years
Monthly	____ times per year	Annual rate $\div 12$	$\div 12$ number of years
Daily	____ times per year	Annual rate $\div 365$	$\div 365$ number of years

Example 1:

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