

Future Value - Lump Sum

In the cell below, enter the number for the compounding frequency you desire.

Annual = 1 Semi-annual = 2 Quarterly = 3
Bi-monthly = 4 Monthly = 5 Continuous = 6

Compounding Frequency	1	Annual
Present Value		\$100.00
Number of Periods (n)		2
Interest Rate Per Period (per n periods)		8.00%
The future value is:		\$116.64

Calculating an Effective Interest Rate

In the cell below, enter the number for the compounding frequency you desire.

Annual = 1 Semi-annual = 2 Quarterly = 3
Bi-monthly = 4 Monthly = 5

Compounding Frequency	2	Semi-annual
Nominal Interest Rate		8.00%
Number of Years		2
The effective rate per period (per n periods) is:		8.24%

Calculating the Number of Periods

Present Value		\$100.00
Future Value		\$116.64
Interest Rate Per Period (per n periods)		8.00%
The number of periods is:		2