

# Financial Calculator

## Present Value of an Amount

Future Amount	\$10,000
Number of Periods	10
Interest Rate per Period	9.0%
Present Value	\$4,224

## Present Value of an Annuity

Payment per Period	\$25,000
Number of Periods	30
Interest Rate per Period	10.0%
Present Value	\$235,673

## Rate of Return - Lump Sum

Present Value	\$10,000
Number of Periods	5
Future Value	\$25,000
Interest Rate per Period	20.1%

## Monthly Loan Payment

Loan Amount	\$100,000
Number of months	360
Annual Interest Rate	9.0%
Monthly Loan Payment	\$805

## Tax Free Equivalent Yield

Taxable Yield	8.7%
Marginal Tax Rate	31.0%
Tax Free Yield	6.0%

## Future Value of an Amount

Present Value	\$10,000
Number of Periods	12
Interest Rate per Period	10.0%
Future Value	\$31,384

## Future Value of an Annuity

Payment per Period	\$2,000
Number of Periods	35
Interest Rate per Period	10.0%
Future Value	\$542,049

## Annuitizing a Future Amount

Future Value	\$100,000
Number of Periods	25
Interest Rate per Period	9.0%
Annuity	\$10,181

## After Tax Real Rate of Return on Investment

Rate of Return	9.5%
Annual Inflation Rate	3.5%
Marginal Tax Rate	28.0%
After Tax Rate of Return	3.3%

## Taxable Equivalent Rate for Tax Free Yield

Tax Free Yield	6.0%
Marginal Tax Rate	31.0%
Taxable Equivalent Rate	8.7%