**Harold’s Finances**

**Cheat Sheet**

8 May 2024

**Variables**

|  |  |
| --- | --- |
| **Name** | **Variable Descriptions** |
| Variables |  |

**One-Time Investments**

|  |  |  |
| --- | --- | --- |
| **Simple Interest** | **Discrete** | **Continuous** |
| Simple Interest |  | NA |
| Future Value |  |
| Present Value |  |
| T-Bill |  |
| **Compounded Interest** | **Discrete** | **Continuous** |
| Compounded Interest |  |  |
| Future Value | If(annually) then |  |
| Present Value | If (annually) then |  |
| Annual Interest Rate |  |  |
| Annual Percentage Yield (APY) or Effective Interest Rate |  |  |
|  |

**Regular Payments**

|  |  |  |
| --- | --- | --- |
| **Compounded Interest** | **Future Value** | **Present Value** |
| Number of Periods or Compoundings |  | |
| Effective Interest Rate Per Period |  | |
| Cost of Loan  (Amount You Paid) |  | |
| Interest You Paid |  | |
| Value of an Ordinary Annuity  (PMT at end of period) |  |  |
|  |  |
| Value of an Annuity Due  (PMT at beginning of period) |  |  |
|  |  |
| Amortization Payment Amount |  |  |
|  |  |
| Remaining Balance | NA |  |
| NA |  |

**Examples**

|  |  |
| --- | --- |
| **Scenario** | **Calculations** |
| **Savings Account:** | If  If  If  If  If  Ify |
| **House Mortgage Payment:** |  |
| **Loan Cost Analysis** |  |