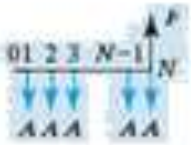
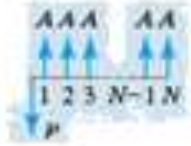
Flow Type	Factor Notation	Formula	Excel Command	Cash Flow Diagram
SINGLE	Compound amount (F/P, i, N)	$F = P(1+i)^N$	= FV(i%, N, 0, P)	
	Present worth (P/F, i, N)	$P = F(1+i)^{-N}$	= PV(i%, N, 0, F)	
EQUAL PAYMENT SERIES	Compound amount (F/A, i, N)	$F = A\left[\frac{(1+i)^N - 1}{i}\right]$	= FV(i%, N, A)	
	Sinking Fund (A/F, i, N)	$A = F\left[\frac{i}{(1+i)^N - 1}\right]$	= PMT(i%, N, 0, F)	
	Present worth (P/A, i, N)	$P = A\left[\frac{(1+i)^N - 1}{i(1+i)^N}\right]$	= PV(i%, N, A)	
	Capital recovery (A/P, i, N)	$A = P\left[\frac{i(1+i)^N}{(1+i)^N - 1}\right]$	= PMT(i%, N, P)	
GRADIENT SERIES	Linear gradient Present worth (P/G, i, N)	$P = G\left[\frac{(1+i)^N - iN - 1}{i^2(1+i)^N}\right]$		
	Equal-Payment Conversion factor (A/G, i, N)	$A = G\left[\frac{(1+i)^N - iN - 1}{i[(1+i)^N - 1]}\right]$		
	Geometric gradient Present worth (P/A1, g, i, N)	$P = \begin{bmatrix} A_1\left[\frac{1-(1+g)^N(1+i)^{-N}}{i-g}\right] \\ A_1\left(\frac{N}{1+i}\right), (\text{if } i = g) \end{bmatrix}$		

$P = A_1(P/A, g, i, N)$ $g' = (i - g) / (1 + g)$ $P = [A_1/(1+g)](P/A, g', N)$	Discrete Compounding r – Given yearly interest rate as compounded differently then yearly. M – Compounding periods per year C – Number of compounding periods per payment period i – Interest rate per payment period $i = (1 + r/M)^C - 1$	Continuous Compounding K: Periods per period of i $i = e^{r/K} - 1$

Inflation free interest rate **$i' = (i - f) / (1 + f)$**