	FORMULA	CALCULATOR NOTATION
Simple Interest	$I = P \cdot r \cdot t$	P * r * t
Future Value	$A = P + P \cdot r \cdot t$	P + P * r * t
Future Value (alternate form)	$A = P\ (\ 1 + r \cdot t)$	P * (1 + r * t)
Compound Interest		
Future Value	$A = P\left(1 + \frac{r}{n}\right)^{(n \cdot t)}$	P * (1 + r / n) ^ (n * t)
Present Value	$P = \frac{A}{\left(1 + \frac{r}{n}\right)^{(n \cdot t)}}$	A / (1 + r / n)^(n * t)
Continuous Compound	$A = Pe^{r \cdot t}$	P * e ^ (r * t)
Effective Annual **Y**ield (then convert to a percent)	$Y = \left(1 + \frac{r}{n}\right)^{n} - 1$	(1 + r / n) ^ n – 1
Annuities		
A = Future Value P = Deposit made each period	$A = \frac{P\left[\left(1 + \frac{r}{n}\right)^{(n \cdot t)} - 1\right]}{\frac{r}{n}}$	P * ((1 + r / n) ^ (n * t) – 1) / (r / n)
P = Deposit made each period A = Future Value	$P = \frac{A\left(\frac{r}{n}\right)}{\left[\left(1 + \frac{r}{n}\right)^{(n \cdot t)} - 1\right]}$	A * (r / n) / ((1 + r / n) ^ (n * t) – 1)
Amortization (Loan)		
PMT = regular Payment P = Amount Borrowed	$PMT = \frac{P\left(\frac{r}{n}\right)}{1 - \left(1 + \frac{r}{n}\right)^{(-n \cdot t)}}$	P * (r / n) / (1 – (1 + r / n) ^ (– n * t))