

## [COMPOUND INTEREST RATE TABLES](#)



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The formula for simple interest is:  $P \times i \times n$ , where P is the principal amount, i is the interest rate and n is the number of periods. For example, if \$10,000 were invested for 9 months at 10% annual interest, the total interest would be  $\$10,000 \times .10 \times 9/12 = \$750$ .

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For example, say you invest in a CD that compounds interest quarterly for three years. Because there are four quarters per year, multiply 4 by 3 to get 12 compounding periods. Step. Divide the annual interest rate by the number of times per year the interest compounds to figure the periodic interest rate.

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Compound interest calculation. The amount after n years  $A_n$  is equal to the initial amount  $A_0$  times one plus the annual interest rate r divided by the

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understood to be an interest rate per year. There are two kinds of interest--simple and compound Simple Interest Simple interest is rent on the principle amount only. If \$100 is loaned or borrowed and a year later \$108 is repaid, the \$8 is interest and, since it was for one year, the interest rate is 8 percent.

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Compound interest arises when interest is added to the  $R_n =$  annual nominal interest rate The following table shows the final principal

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COMPOUND INTEREST TABLES TABLE C.1 0.25% Compound Interest

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### **Compound Interest Investopedia**

The compound interest is the difference between the cash contributed to an investment and the actual future value of the investment. In this case, by contributing \$77,000, or a cumulative contribution of just \$200 per month, over 30 years, compound interest is \$721,500 of the future balance.

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