Principal: \_\_\_\_\_\_\_\_\_\_\_\_ Interest rate: \_\_\_\_\_\_\_\_\_\_\_\_ How many years? \_\_\_\_\_\_\_\_\_\_\_\_ Which one are you using? \_\_\_\_\_\_\_\_\_(use Decision tree)



End of the year = Future value of an ordinary annuity

Beginning of the year = Future value of an annuity due

None = Future value

Beginning of the year = Present value of an annuity due

None = Present value

Loan amortization

Decision Tree

End of the year = Present value of an ordinary annuity

Present

Future