

Financial Calculator Keys:

Calculate Interest Factor With Spreadsheet:

Present Value of an Annuity of \$1 per Period for n Periods (PVIFA)

n	i	1.0	0
N	I/Y	PV	FV
TABLE			
VALUE			

n = 30.0000  
 i = 8.25000%  
 m = 12.0000  
 PVIFA = 133.108539

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	12%	14%	15%	16%	18%	20%	24%	28%	32%	36%
1	0.99010	0.98039	0.97087	0.96154	0.95238	0.94340	0.93458	0.92593	0.91743	0.90909	0.89286	0.87719	0.86957	0.86207	0.84746	0.83333	0.80645	0.78125	0.75758	0.73529
2	1.97040	1.94156	1.91347	1.88609	1.85941	1.83339	1.80802	1.78326	1.75911	1.73554	1.69005	1.64666	1.62571	1.60523	1.56564	1.52778	1.45682	1.39160	1.33150	1.27595
3	2.94099	2.88388	2.82861	2.77509	2.72325	2.67301	2.62432	2.57710	2.53129	2.48685	2.40183	2.32163	2.28323	2.24589	2.17427	2.10648	1.98130	1.86844	1.76629	1.67349
4	3.90197	3.80773	3.71710	3.62990	3.54595	3.46511	3.38721	3.31213	3.23972	3.16987	3.03735	2.91371	2.85498	2.79818	2.69006	2.58873	2.40428	2.24097	2.09567	1.96580
5	4.85343	4.71346	4.57971	4.45182	4.32948	4.21236	4.10020	3.99271	3.88965	3.79079	3.60478	3.43308	3.35216	3.27429	3.12717	2.99061	2.74538	2.53201	2.34521	2.18074
6	5.79548	5.60143	5.41719	5.24214	5.07569	4.91732	4.76654	4.62288	4.48592	4.35526	4.11141	3.88867	3.78448	3.68474	3.49760	3.32551	3.02047	2.75938	2.53425	2.33878
7	6.72819	6.47199	6.23028	6.00205	5.78637	5.58238	5.38929	5.20637	5.03295	4.86842	4.56376	4.28830	4.16042	4.03857	3.81153	3.60459	3.24232	2.93702	2.67746	2.45498
8	7.65168	7.32548	7.01969	6.73274	6.46321	6.20979	5.97130	5.74664	5.53482	5.33493	4.96764	4.63886	4.48732	4.34359	4.07757	3.83716	3.42122	3.07579	2.78595	2.54043
9	8.56602	8.16224	7.78611	7.43533	7.10782	6.80169	6.51523	6.24689	5.99525	5.75902	5.32825	4.94637	4.77158	4.60654	4.30302	4.03097	3.56550	3.18421	2.86815	2.60326
10	9.47130	8.98259	8.53020	8.11090	7.72173	7.36009	7.02358	6.71008	6.41766	6.14457	5.65022	5.21612	5.01877	4.83323	4.49409	4.19247	3.68186	3.28892	2.93041	2.64945
11	10.36763	9.78685	9.25262	8.76048	8.30641	7.88687	7.49867	7.13896	6.80519	6.49506	5.93770	5.45273	5.23371	5.02864	4.65601	4.32706	3.77569	3.35059	2.97759	2.68342
12	11.25508	10.57534	9.95400	9.38507	8.86235	8.38384	7.94269	7.53608	7.16073	6.81369	6.19437	5.66029	5.42062	5.19711	4.79322	4.43922	3.85136	3.38679	3.01332	2.70840
13	12.13374	11.34837	10.63496	9.98565	9.39357	8.85268	8.35765	7.90378	7.48690	7.10336	6.42355	5.84236	5.58315	5.34233	4.90951	4.53268	3.91239	3.42718	3.04040	2.72676
14	13.00370	12.10625	11.29607	10.56312	9.89864	9.29498	8.74547	8.24424	7.78615	7.36669	6.62817	6.00207	5.72448	5.46753	5.00806	4.61057	3.96160	3.45873	3.06091	2.74027
15	13.86505	12.84926	11.93794	11.11839	10.37966	9.71225	9.10791	8.59488	8.06069	7.60608	6.81086	6.14217	5.84737	5.57546	5.09158	4.67547	4.00129	3.48339	3.07644	2.75020
16	14.71787	13.57771	12.56110	11.65230	10.83777	10.10590	9.44665	8.85137	8.31256	7.82371	6.97399	6.26506	5.95423	5.66850	5.16235	4.72956	4.03330	3.50265	3.08822	2.75750
17	15.56225	14.29187	13.16612	12.16567	11.27407	10.47726	9.76322	9.12164	8.54363	8.02155	7.11963	6.37286	6.04716	5.74870	5.22233	4.77463	4.05911	3.51769	3.09713	2.76287
18	16.39827	14.99203	13.75351	12.65930	11.68959	10.82760	10.05909	9.37189	8.75563	8.20141	7.24967	6.46742	6.12797	5.81785	5.27316	4.81219	4.07993	3.52945	3.10389	2.76681
19	17.22601	15.67846	14.32380	13.13394	12.08532	11.15812	10.33560	9.60360	8.95011	8.36492	7.36578	6.55037	6.19823	5.87746	5.31624	4.84350	4.09672	3.53863	3.10901	2.76972
20	18.04555	16.35143	14.87747	13.59033	12.46221	11.46992	10.59401	9.81815	9.12855	8.51356	7.46944	6.62313	6.25933	5.92884	5.35275	4.86958	4.11026	3.54580	3.11288	2.77185
21	18.85698	17.01121	15.41502	14.02916	12.82115	11.76408	10.83553	10.01680	9.29224	8.64869	7.56200	6.68696	6.31246	5.97314	5.38368	4.89132	4.12117	3.55141	3.11582	2.77342
22	19.66038	17.65805	15.93692	14.45112	13.16300	12.04158	11.06124	10.20074	9.44243	8.77154	7.64465	6.74294	6.35866	6.01133	5.40990	4.90943	4.12998	3.55579	3.11805	2.77457
23	20.45582	18.29220	16.44361	14.85684	13.48857	12.30338	11.27219	10.37106	9.58021	8.88322	7.71843	6.79206	6.39884	6.04425	5.43212	4.92453	4.13708	3.55921	3.11973	2.77542
24	21.24339	18.91393	16.93554	15.24696	13.79864	12.55036	11.46933	10.52876	9.70661	8.98474	7.78432	6.83514	6.43377	6.07263	5.45095	4.93710	4.14281	3.56188	3.12101	2.77604
25	22.02316	19.52346	17.41315	15.62208	14.09394	12.78336	11.65358	10.67478	9.82258	9.07704	7.84314	6.87293	6.46415	6.09709	5.46691	4.94759	4.14742	3.56397	3.12198	2.77650
26	22.79520	20.12104	17.87684	15.98277	14.37519	13.00317	11.82578	10.80998	9.92897	9.16095	7.89566	6.90608	6.49056	6.11818	5.48043	4.95632	4.15115	3.56560	3.12271	2.77684
27	23.55961	20.70690	18.32703	16.32959	14.64303	13.21053	11.98671	10.93516	10.02658	9.23722	7.94255	6.93515	6.51353	6.13636	5.49189	4.96360	4.15415	3.56688	3.12326	2.77709
28	24.31644	21.28127	18.76411	16.66306	14.89813	13.40616	12.13711	11.05108	10.11613	9.30657	7.98442	6.96066	6.53351	6.15204	5.50160	4.96967	4.15657	3.56787	3.12369	2.77727
29	25.06579	21.84438	19.18845	16.98371	15.14107	13.59072	12.27767	11.15841	10.19828	9.36961	8.02181	6.98304	6.55088	6.16555	5.50983	4.97472	4.15853	3.56865	3.12400	2.77741
30	25.80771	22.39646	19.60044	17.29203	15.37245	13.76483	12.40904	11.25778	10.27365	9.42691	8.05518	7.00266	6.56598	6.17720	5.51681	4.97894	4.16010	3.56926	3.12425	2.77750
31	26.54229	22.93770	20.00043	17.58849	15.59281	13.92909	12.53181	11.34980	10.34280	9.47901	8.08499	7.01988	6.57911	6.18724	5.52272	4.98245	4.16137	3.56973	3.12443	2.77758
32	27.26959	23.46833	20.38877	17.87355	15.80268	14.08404	12.64656	11.43500	10.40624	9.52638	8.11159	7.03498	6.59053	6.19590	5.52773	4.98537	4.16240	3.57010	3.12457	2.77763
33	27.98969	23.98856	20.76579	18.14765	16.00255	14.23023	12.75379	11.51389	10.46444	9.56943	8.13535	7.04823	6.60046	6.20336	5.53197	4.98781	4.16322	3.57039	3.12467	2.77767
34	28.70267	24.49859	21.13184	18.41120	16.19290	14.36814	12.85401	11.58693	10.51784	9.60857	8.15656	7.05985	6.60910	6.20979	5.53557	4.98984	4.16389	3.57062	3.12475	2.77770
35	29.40858	24.99862	21.48722	18.66461	16.37419	14.49825	12.94767	11.65457	10.56682	9.64416	8.17550	7.07005	6.61661	6.21534	5.53862	4.99154	4.16443	3.57080	3.12481	2.77772
36	30.10751	25.48884	21.83225	18.90828	16.54685	14.62099	13.03521	11.71719	10.61176	9.67651	8.19241	7.07899	6.62314	6.22012	5.54120	4.99295	4.16486	3.57094	3.12486	2.77773
37	30.79951	25.96945	22.16724	19.14258	16.71129	14.73678	13.11702	11.77518	10.65299	9.70592	8.20751	7.08683	6.62881	6.22424	5.54339	4.99412	4.16521	3.57104	3.12489	2.77775
38	31.48466	26.44064	22.49246	19.36786	16.86789	14.84602	13.19347	11.82887	10.69082	9.73265	8.22099	7.09371	6.63375	6.22779	5.54525	4.99510	4.16549	3.57113	3.12492	2.77775
39	32.16303	26.90259	22.80822	19.58448	17.01704	14.94907	13.26493	11.87858	10.72562	9.75696	8.23303	7.09975	6.63805	6.23086	5.54682	4.99592	4.16572	3.57119	3.12494	2.77776
40	32.83469	27.35548	23.11477	19.79277	17.15909	15.04630	13.33171	11.92461	10.75736	9.77905	8.24378	7.10504	6.64178	6.23350	5.54815	4.99660	4.16590	3.57124	3.12495	2.77777
41	33.49969	27.79949	23.41240	19.99305	17.29437	15.13802	13.39412	11.96723	10.78657	9.79914	8.25337	7.10969	6.64502	6.23577	5.54928	4.99717	4.16605	3.57128	3.12496	2.77777
42	34.15811	28.23479	23.70136	20.18563	17.42321	15.22454	13.45245	12.00670	10.81337	9.81740	8.26194	7.11376	6.64785	6.23774	5.55024	4.99764	4.16617	3.57132	3.12497	2.77777
43	34.81001	28.66156	23.98190	20.37079	17.54591	15.30617	13.50696	12.04324	10.83795	9.83400	8.26959	7.11733	6.65030	6.23943	5.55105	4.99803	4.16627	3.57134	3.12498	2.77777
44	35.45545	29.07996	24.25427	20.54884	17.66277	15.38318	13.55791	12.07707	10.86051	9.84909	8.27642	7.12047	6.65244	6.24089	5.55174	4.99836	4.16634	3.57136	3.12498	2.77777
45	36.09451	29.49016	24.51871	20.72004	17.77407	15.45583	13.60552	12.10840	10.88120	9.86281	8.28252	7.12322	6.65429	6.24214	5.55232	4.99863	4.16641	3.57138	3.12499	2.77778
46	36.72724	29.89231	24.77545	20.88465	17.88007	15.52437	13.65002	12.13741	10.90018	9.87528	8.28796	7.12563	6.65591	6.24323	5.55281	4.9				