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A	B	C	D
1	Investment amount	1	25,000.00 PV
2	Regular Payment	1	- PMT
3	Annual Rate		8%
4	Years		10
5	Periods Per Year		4
6	Rate Per Period		2.00% RATE
7	Total Number of Periods		40 PERIODS
8	Begin/End		
9	Ending Value		107,421.41

Future Arguments

Rate: 10 = 0.10

Nper: 12 = 12

Pmt: -10 = -10

Pv: 100 = 100

Type: 0 = 0

Future value = 152,041.00

Returns the future value of an investment based on periodic constant payments and a constant interest rate.

Rate is the interest rate per period. For example, use 0.04 for quarterly payments of 4% APR.

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12	Loan Amount	
13	Ending Balance	
14	Annual Rate	
15	Years	
16	Periods Per Year	
17	Rate Per Period	
18	Total Number of Periods	
19	Reg 1/(End/2)	
20	Monthly Payment	

23	Current Investment Value	
24	Investment Goal	
25	Monthly Savings	
26	Years	
27	Periods Per Year	
28	Start/End Yr	
29	Total Number of Periods	
30	Required monthly rate	
31	Annual Rate	

11 (purple area) If you currently have \$50,000 in the bank, you save \$200 each month, and have a savings goal of \$200,000 10 years from now, and the interest will be compounded monthly (at the $\frac{1}{12}$ of each month), what gross interest rate will you have to achieve to reach your goal? Put the data into the appropriate cells in the spreadsheet and then compute the answer in C11.

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