

FORMULAE

1. If $ax^2 + bx + c = 0$, $x = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a}$.
2. $S = P + I$
3. $S = P + Prt = P(1 + rt)$
4. $S = P(1 + i)^n = P \left(1 + \frac{r}{m}\right)^{mt}$
5. $S = Pe^{rt}$
6. $APY = \left(1 + \frac{r}{m}\right)^m - 1$
7. $APY = e^r - 1$
8. $S = R \left[\frac{(1 + i)^n - 1}{i} \right] = R \left[\frac{(1 + \frac{r}{m})^{mt} - 1}{r/m} \right]$
9. $A \text{ (or } S) = R \left[\frac{1 - (1 + i)^{-n}}{i} \right] = R \left[\frac{1 - (1 + \frac{r}{m})^{-mt}}{r/m} \right]$
10. $R = A_n \left[\frac{i}{1 - (1 + i)^{-n}} \right]$
11. $A_{n-k} = R \left[\frac{1 - (1 + i)^{-(n-k)}}{i} \right]$
12. $M = S - C$
13. $r = \frac{M}{C}$
14. $r = \frac{M}{S}$
15. $S = (1 + r)C$
16. $S = (1 - r)S$
17. $S = (1 - r)R$
18. Discount = list price $\times$ discount rate
19. Discount = list price $-$ net price