HOW TO USE

FUTURE VALUE FORUMLA IN EXCEL

```
=FV(
FV(rate, nper, pmt, [pv], [type])
```

		Scenario 1	Scenario 2	Scenario 3
Loan Amount	*Pv*	$ -5,000	$ -5,000	$ -6,000
Rate	*Rate*	10%	12%	11%
Years of Loan	*Nper*	3	4	4
Contribute @ Beginning or End of the Year	*Type*	0	0	1

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