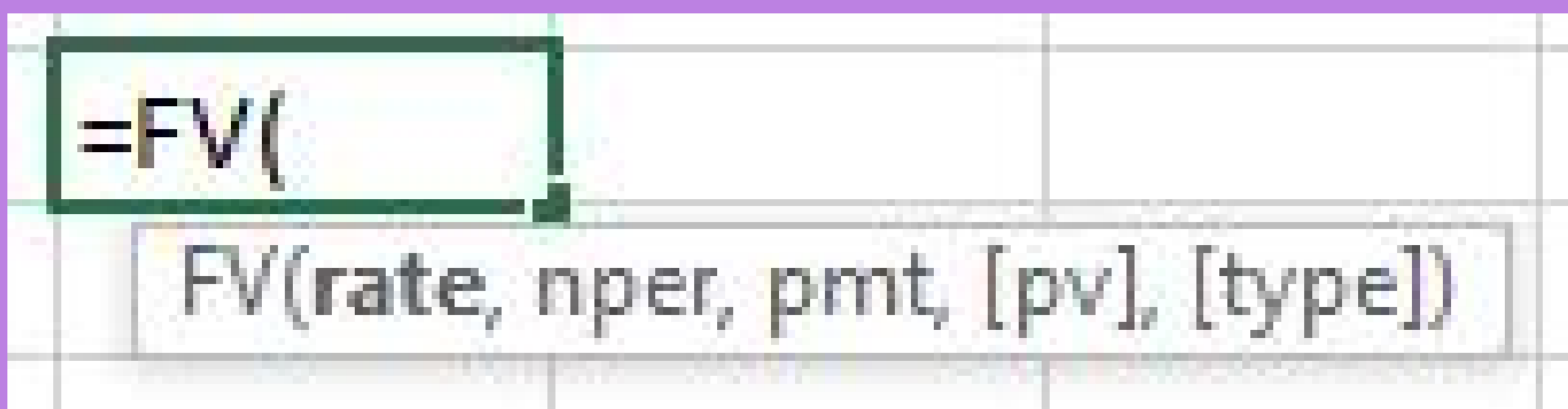




HOW TO USE FUTURE VALUE FORMULA IN EXCEL



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