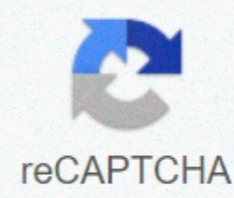




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## How to calculate interest rate using pv and fv

Variable rate loans offer flexibility to maintain changing market conditions. Instead of having an interest rate set for the entire loan term, the rate changes periodically. While this is a great advantage when rates fall, because the rate of your loan drops without having to refinance, it hurts you if interest rates rise. Knowing how the interest rate of the loan works can help you decide whether it is right for you or as budget for future changes. The formula for determining the new interest rate on a variable rate loan is to add the interest rate index to your margin. The interest rate index is a measure of the current market interest rate, such as the fund cost index or the interest rate offered by London Interbank (LIBOR). The margin, on the other hand, is specific for your loan. It is set when you extract the loan and is based on your credit estimate as a borrower. It won't change later if your credit is better or worse. Each variable rate loan has a specific time period for calculating the new interest rate. This period varies from loan to loan and could be monthly, every six months, once a year or even less frequently. Some loans hold the initial rate for a longer period before changing. For example, a 5/1 variable rate mortgage keeps the initial rate for five years and thus regulates the interest rate once a year later. Some loans have various forms of interest rate caps, which limit how much the rate can increase. For example, variable-rate mortgages often have a periodic stop, which limits how much interest rate can increase or fall whenever you adjust, or a lifetime stop, which limits how much the loan can ever change from the initial interest rate. In addition, some loansthey simply have the maximum that interest rates cannot exceed. Some variable-rate loans also have payment caps, which limit how much payment can change. However, these caps can be dangerous to unsuspecting borrowers because when the interest rate increases but theNot, less than the payment actually pays the balance. Worse, if the interest due exceeds the payment cap, the additional interest could be added to the amount you owe on the loan. For example, say that your loan has a payment cap of \$1,500. But because interest rates have increased so much, interest alone now costs \$1,550 per month. If you only pay \$1,500, that extra \$50 adds to the balance on your loan. Interest rates are an indicator of how much credit will cost you or how much you can earn on your investments. Interest is the simple measure of the difference between the money you had at the beginning of the transaction and how much you paid back or paid to you at the end of the transaction. The annual percentage rate (APR) is how much you will pay each year or earn each year. It is more complex than simple interest due to interest compounding. Total all payments you borrow. For example, if you paid \$200 per month for 6 months on a \$1,000 loan, total payments are \$1,200. Share the total payment for the amount of money you borrowed. Using the example in Step 1, you would split \$1,200 for \$1,000. The answer is 1.2. You will take 1 from the answer and multiply it by 100. This will be the interest you paid on the loan. Using the example in Step 2,  $1.2 - 1 = 0.2 \times 100 = 20$ . The interest paid on the loan was 20 percent. If the answer from Step 2 is less than 1, then you will have a negative interest rate. It means you paid less than you borrowed. Multiply the simple interest rate for the annual amount of time that the loan was to obtain an annual interest rate. Using the example, 6 months is half a year, or 0.5. Multiply 20 percent per 0.5 to get 40%. This is not the paid real interest rate, but what would be the actual rate if charged for a year.you loan documents and write the number of payments you will make, the amount of payments and the amount of the original loan. For example, say youto \$100,000, 30 years of mortgage with an interest rate of 6 percent. Enter your data. Type your loan amount (\$100,000) in PV on your computer. Then enter the number of payments in N, the interest rate in I/Yr and 0 in FV. Using the example, you enter 360 in N and 6 in I/Yr. Solve for the PMT. Using the example, you would get 599.5505. This is your payment amount and should be rounded up to the nearest penny (\$599.56). Enter the amount of PMT rounded in PMT (\$599.56). Enter the loan amount minus any credit costs as a negative number in PV. For a mortgage, this would include closing costs. If you use \$2,000 as the amount of credit expenses for the example, then you enter -98,000 (\$100,000-\$2,000). Solving for I/Yr. Using the example, the answer would be 6.19. This is APR. It is more than the loan rate because APR takes into account the mix of interest. Advice For easy interest calculations, you can find more online interest calculators. All you have to do is connect raw data and calculations will be made for you. With these, you can see the effect that making small changes can have on other factors, as if you increase the payment amount, as before you can pay the loan or if you get a lower interest rate and how much lower your payments. payments. how to find interest rate when given pv and fv. how to calculate interest rate given pv and fv. how to calculate interest rate with pv and fv. how to find interest rate with pv and fv

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