Calculating Compound Interest Earnings

Step #1: Enter the values for the account you'd like to calculate in the blue fields below.

P =	$1,000.00	This is the principal, or the initial amount deposited in the account in $
i =	0.05	This is the annual interest rate, written as a decimal. For example 5% = 0.05
n =	12	This is the number of compounding periods per year.
t =	35	This is the number of years the account is allowed to grow.

Final Value:	$5,733.72
Interest Earned:	$4,733.72

Graph of earnings:

If the account were instead setup at the same interest rate with continuous compounding, you can find the corresponding final value below.

Continuous Compounding:	$5,754.67
Interest Earned:	$4,754.67

Step #2: Click on the graph and resize the x and y axes to match your desired viewing window.

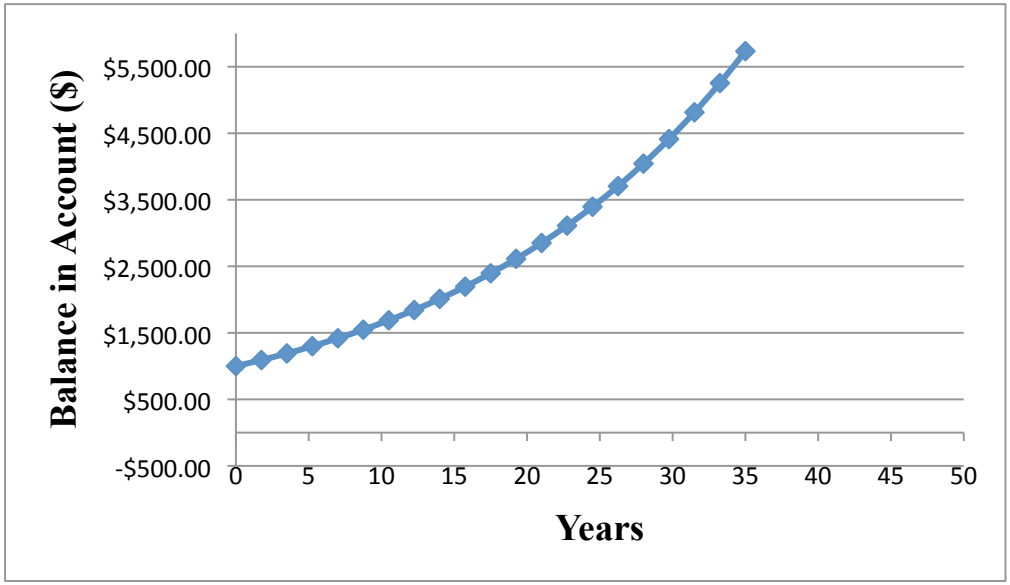

Table of values:

t (years)	Balance ($)
0	$1,000.00
1.75	$1,091.24
3.5	$1,190.81
5.25	$1,299.47
7	$1,418.04
8.75	$1,547.42
10.5	$1,688.62
12.25	$1,842.69
14	$2,010.83
15.75	$2,194.30
17.5	$2,394.52
19.25	$2,613.00
21	$2,851.42
22.75	$3,111.60
24.5	$3,395.51
26.25	$3,705.33
28	$4,043.42
29.75	$4,412.36
31.5	$4,814.96
33.25	$5,254.30
35	$5,733.72

Notes: The most common values for n are 1 (annual compounding), 4 (quarterly compounding), and 12 (monthly compounding). The continuous compounding will earn you slightly more interest than the regular compounding. The table of values and graph correspond to the regular compounding, NOT the continuous compounding.