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compounding, discounting, As discounting is the reverse of compounding the discounting formula will simply be This table is widely used in

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3.1.2 Future Value And Compounding; 3.1.3 Present Value And Discounting; the higher the discount rate, the lower the present value of the future cash flows.

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$m$  = the number of compounding (discounting) Use Tables A-2 and A-4 to estimate the unknown variable. Financial calculator is required to obtain exact answers.

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