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# PV

## Description

Calculates present value of an investment. The present value is the total amount that a series of future payments is worth now

## Parameters

1. Rate - interest rate per period (in percents, 50% is 0.5).
2. Nper - total number of payment periods in an annuity
3. Payment - payment made each period
4. Future value (optional) - future value or the cash balance you want to attain after the last payment is made. If omitted assumed to be 0
5. Type (optional) - indicates when payments are due. 0 or omitted - at the end of the period; 1 - at the start of the period

## Example

```
PV(0.08, 12 * 20, 500, 0, 0)
```

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