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# FV

## Description

Calculates the future value of an investment based on periodic constant payments and a constant interest rate

## 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. Present value (optional) - present value or the lump-sum amount that a series of future payments is worth right now. 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

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

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