Number of Payments

- One
  - Simple Interest
    - Adds interest on the loan
  - Simple Bank Discount
    - Subtracts interest off the face value of the loan
  - Compound Interest
    - $FV = PV (1 + \frac{r}{n})^{nt}$
  - Amortized Loans
    - $PV = Pmt \frac{1 - (1 + \frac{r}{n})^{-nt}}{\frac{r}{n}}$
  - Annuities Sinking Funds
    - Payment at end
    - $FV = Pmt \left( \frac{1 + \frac{r}{n}}{\frac{r}{n}} \right)^{nt} - 1$
  - Annuities Due
    - Payment at the beginning
    - $FV = Pmt \left( \frac{1 + \frac{r}{n}}{\frac{r}{n}} \right)^{nt+1} - 1 - Pmt$

- Series of equal payments
  - Account History
    - Decline to zero
    - Builds from zero