



Excel Time Value of Money Functions for Financial Professionals

Joseph P. Helstrom CPA

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Numerous practical examples provide an overall understanding of time value of money concepts and illustrate time value of money functions in Microsoft Excel. Included are scenarios such as “Your client’s son was born last week and, starting now, he wants to know how much to deposit into a college savings account annually at an annual interest rate of 5% to achieve \$200,000 of savings at the age of 18”. Present and future values of both single sums and annuities as well as computing the rate, periodic payment and number of periods in accounting and financial planning scenarios are covered. Also included is the creation of an amortization table, Excel CUMIPMT and CUMPRINC functions, capital budgeting and practical uses for financial professionals of Excel data tables. Review questions and answers are provided to reinforce concepts.

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