

## ENGINEERING ECONOMICS

### Simple Interest

$$\begin{aligned}I &= Pin \\F &= P + Pin \\F &= P(1 + in)\end{aligned}$$

where:  $I$  = interest  
 $P$  = principal present worth  
 $n$  = no of interest periods  
 $i$  = rate of interest per interest period  
 $F$  = accumulated amount or future amount worth

### Types of Simple Interest

1. Ordinary Simple Interest – based on 30 days per month or 360 days per year (also known as the banker's year).
2. Exact Simple Interest – based on the exact number of days in a year, 365 days for an ordinary year and 366 days for a leap year.

Note: A year is a leap year if it is divisible by 4 except when it is divisible by 100 but not by 400.

Examples: 1996 (leap year)  
1900 (not leap year)  
2000 (leap year)

### Compound Interest

In calculations of compound interest, the interest for an interest period is calculated on the principal plus total amount on interest accumulated in previous periods. Thus compound interest means "interest on top of interest".

$$\begin{aligned}F &= P(F/P, i\%, n) \\ \text{or} \\ F &= P(1 + i)^n \\ P &= F(1 + i)^{-n} \\ \text{or} \\ P &= F(P/F, i\%, n)\end{aligned}$$

where:  $(F/P, i\%, n) = (1 + i)^n$  – single payment compound factor (SPCAF)  
 $(P/F, i\%, n) = (1 + i)^{-n}$  – single payment present worth factor (SPPWF)

# Engineering Economics Examples

**James L. Riggs**



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