

How can I use the FVSCCHEDULE function in Excel to calculate the future value of an investment with different interest rates over multiple periods?

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The FVSCHEDULE function in Excel is a useful tool for calculating the future value of an investment with varying interest rates over multiple periods. By inputting the different interest rates and corresponding time periods, the function calculates the future value of the investment. This enables users to accurately project the potential growth of their investments and make informed financial decisions. By utilizing the FVSCHEDULE function, individuals and businesses can effectively plan for their financial future and make strategic investment choices.

This article describes the formula syntax and usage of the **FVSCHEDULE** function in Microsoft Excel.

Description

Returns the future value of an initial principal after applying a series of compound interest rates. Use FVSCHEDULE to calculate the future value of an investment with a variable or adjustable rate.

Syntax

FVSCHEDULE(principal, schedule)

The FVSCHEDULE function syntax has the following arguments:

Principal Required. The present value.

Schedule Required. An array of interest rates to apply.

Remarks

The values in schedule can be numbers or blank cells; any other value produces the #VALUE! error value for FVSCHEDULE. Blank cells are taken as zeros (no interest).