How can I use the FVSCHEDULE function in Google Sheets?

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The FVSCHEDULE function in Google Sheets allows users to calculate the future value of an investment by taking into account a variable interest rate schedule. This function can be used to determine the potential growth of an investment over time, taking into consideration any changes in interest rates. To use this function, users must input the initial investment amount, the schedule of interest rates, and the number of periods. The result will be the future value of the investment based on the given schedule of interest rates. This function is useful for financial planning and decision-making, as it provides a more accurate representation of the potential returns on an investment.

FVSCHEDULE

The FVSCHEDULE function calculates the future value of some principal based on a specified series of potentially varying interest rates.

Sample Usage

`FVSCHEDULE(10000,A2:A100)`

`FVSCHEDULE(10000,{0.1,0.95,0.9,0.85})`

`FVSCHEDULE(A2,B2:B20)`

Syntax

`FVSCHEDULE(principal, rate_schedule)`

`principal` - The amount of initial capital or value to compound against.

`rate_schedule` - A series of interest rates to compound against the `principal`.

`rate_schedule` must be either a range or array containing the interest rates to compound, in sequence. These should be expressed either as decimals or as percentages using `UNARY_PERCENT`, i.e. `0.09` or `UNARY_PERCENT(9)` rather than `9`.

See Also

`PV`: Calculates the present value of an annuity investment based on constant-amount periodic payments and a constant interest rate.

`PPMT`: The PPMT function calculates the payment on the principal of an investment based on constant-amount periodic payments and a constant interest rate.

`PMT`: The PMT function calculates the periodic payment for an annuity investment based on constant-amount periodic payments and a constant interest rate.

`NPER`: The NPER function calculates the number of payment periods for an investment based on constant-amount periodic payments and a constant interest rate.

`IPMT`: The IPMT function calculates the payment on interest for an investment based on constant-amount periodic payments and a constant interest rate.

`FV`: The FV function calculates the future value of an annuity investment based on constant-amount periodic payments and a constant interest rate.

Examples