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deposit of  
dollars today at  
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years produces  
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$I = Prt$ . The interest, added to the original principal  $P$ , gives  $P + Prt = P(1 + rt)$ . This amount is called the future value of  $P$  dollars at an interest rate  $r$  for time  $t$  in years. When loans are involved, the

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future value is often called the maturity value of the loan.

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