* Decay / Depreciation :

{ value gets less over time }

- Simple decay / linear depreciation (straight line method)

$$A = P(1 - i.n)$$

- Compound decay (reducing balance method)

$$A = P(1+i)^n$$

* Remember !! Different compounding periods change the i & n.

- You $\times n$ and $\div i$

yearly / annually = use formula as is

semi-annually / half-yearly $= n \times 2$, $i \div 2$

quaterly $= n \times 4$, $i \div 4$

monthly $= n \times 12$, $i \div 12$

weekly $= n \times 52$, $i \div 52$

daily $= n \times 365$, $i \div 365$