

Financial Solver Sign Convention Summary

Type	PV	PMT	FV
Reducing-Balance Loan	+	-	- You owe the Bank 0 The loan is paid out + Bank owes you
Interest-Only Loan	+	-	- Eventually the Bank gets its money back
Annuity You put money in and receive a payment	-	+	+ Money still there to draw on 0 All money withdrawn
Annuity Investment You keep putting money in	-	-	+ The money is yours to eventually draw on