

## Simple Interest

To compute the interest on any note or obligation when there are payments in part or endorsements

### Rule

1. Find the amount of the whole principal for the whole time  
2. Add the interest on the several payments from the time they were paid to the time of settlement and then deduct the amount of the several payments from the amount of the principal

### Examples

On the 16th of January 1795 I lent James Paynell 500 dollars on interest at 6 per cent which I received back in the following partial payments as under viz

1st of April 1796 ... 30

16th of July 1797 ... 400

1st of September 1798 ... 60

How stands the balance between us on the 16th of December 1800

500-00 Principal  
18-00 Interest  
518-00 Amount  
488-00 Second payment  
30-00 Interest  
518-00 Amount  
488-00 Third payment  
7-00 Interest  
495-00 Amount  
488-00 Several amounts  
67-00  
555-00 Amounts  
555-00 Note  
172-00 Interest  
727-00 Amount of the note  
611-50 Amounts of payments  
63-18 Ans due to me 68-18

A Promissory Note viz  
£500 New London April 4th 1794  
On demand I promised to pay to the bearer sixty two pounds ten shillings  
Interest at 6 per cent per annum till paid value received  
John Handy Peter Paynell  
Richard Bistis

Indorsements  
1st Received in part of the above note September 4th 1799 £50  
And payment June 5th 1800 120  
How much remains due on said note the fourth day of December

50-00 First payment  
3-18 Interest  
53-18 Amount  
12-17 Second payment  
1-2-17 Amount  
53-18 Several amounts  
12-17-6  
66-12-6 Amounts  
62-10 Note  
13-18 Interest  
75-00 Amount of note  
66-12-6 Amounts of the payments  
9-12-6 Ans

## Compound Interest

When the interest is added to the principal at the end of the year and on that amount the interest cast for each year is added again & so on this is called Interest upon Interest

### Examples

What is the compound interest for 2 years at 6 per cent per annum

100-00  
6-00  
106-00  
6-36  
112-36  
6-74  
119-10  
7-14  
126-24  
7-57  
133-81  
8-03  
141-84  
8-51  
150-35  
9-02  
159-37  
9-56  
168-93  
10-11  
179-04  
10-74  
189-78  
11-38  
201-16  
12-07  
213-23  
12-79  
226-02  
13-51  
239-53  
14-28  
253-81  
15-09  
268-90  
15-93  
284-83  
16-79  
301-62  
17-69  
319-31  
18-57  
337-88  
19-47  
357-35  
20-40  
377-75  
21-28  
398-03  
22-19  
419-22  
23-12  
441-34  
24-07  
464-41  
25-05  
488-46  
26-06  
512-52  
27-09  
537-61  
28-14  
563-75  
29-22  
590-97  
30-32  
619-29  
31-45  
648-74  
32-60  
679-34  
33-78  
710-12  
35-00  
745-12  
36-36  
781-48  
37-75  
819-23  
39-07  
858-30  
40-81  
906-11  
42-08  
954-19  
43-40  
1001-59  
44-77  
1049-36  
46-18  
1105-54  
47-63  
1163-17  
48-63  
1223-80  
49-67  
1284-47  
50-76  
1346-23  
51-90  
1409-13  
53-08  
1473-21  
54-31  
1538-52  
55-59  
1605-11  
56-92  
1673-03  
58-30  
1747-33  
59-73  
1818-06  
61-21  
1895-27  
62-74  
1974-01  
64-32  
2057-33  
65-90  
2143-23  
67-54  
2239-77  
69-24  
2333-01  
70-99  
2429-00  
72-79  
2531-79  
74-64  
2633-43  
76-55  
2743-98  
78-52  
2852-50  
80-55  
2969-05  
82-64  
3082-69  
84-79  
3194-48  
86-99  
3314-47  
89-25  
3434-72  
91-57  
3554-29  
93-96  
3682-25  
96-42  
3818-67  
98-96  
3959-63  
101-57  
4090-20  
104-25  
4224-45  
107-00  
4363-45  
109-82  
4505-27  
112-71  
4655-98  
115-67  
4807-65  
118-70  
4968-35  
121-80  
5128-15  
124-97  
5288-12  
128-21  
5447-33  
131-52  
5605-85  
134-89  
5763-74  
138-33  
5921-07  
141-95  
6077-02  
145-64  
6240-66  
149-41  
6403-07  
153-25  
6564-32  
157-16  
6724-48  
161-14  
6893-62  
165-19  
7052-81  
169-31  
7211-12  
173-50  
7368-62  
177-76  
7524-38  
182-09  
7679-47  
186-50  
7833-97  
191-09  
7987-06  
195-75  
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200-58  
8292-39  
205-49  
8445-88  
210-37  
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215-32  
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241-13  
9522-88  
246-51  
9673-39  
251-96  
9823-35  
257-48  
9972-83  
263-07  
10121-90  
268-74  
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280-29  
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310-45  
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11445-29  
323-02  
11586-31  
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11727-73  
335-81  
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354-68  
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360-72  
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366-84  
12547-78  
373-04  
12682-82  
379-33  
12812-15  
385-70  
12940-85  
392-15  
13067-00  
398-64  
13188-64  
405-20  
13307-84  
411-83  
13425-67  
418-54  
13542-21  
425-33  
13654-54  
432-20  
13762-74  
439-15  
13872-89  
446-18  
13978-07  
453-28  
14080-35  
460-46  
14184-81  
467-71  
14289-52  
475-03  
14392-55  
482-43  
14492-98  
489-82  
14590-80  
497-29  
14687-09  
504-84  
14781-93  
512-57  
14876-50  
520-58  
14974-08  
528-47  
15072-55  
536-54  
15168-09  
544-79  
15261-88  
553-21  
15353-09  
561-51  
15442-60  
569-89  
15532-49  
578-35  
15619-84  
586-99  
15713-83  
595-71  
15808-54  
604-61  
15896-15  
613-69  
15985-84  
622-85  
16072-69  
632-19  
16156-88  
640-71  
16240-59  
649-41  
16317-00  
658-29  
16394-29  
667-35  
16469-64  
676-59  
16543-23  
685-91  
16615-14  
695-51  
16683-65  
705-29  
16753-94  
714-35  
16820-29  
723-59  
16884-88  
733-01  
16948-89  
742-81  
17016-70  
752-79  
17087-49  
762-95  
17156-44  
773-29  
17223-73  
783-71  
17289-44  
794-31  
17353-75  
805-00  
17416-75  
815-88  
17477-63  
826-94  
17537-57  
838-19  
17596-76  
849-62  
17654-38  
861-34  
17709-72  
873-24  
17762-96  
885-33  
17814-29  
897-61  
17862-90  
909-98  
17909-88  
922-54  
17955-42  
935-38  
18000-80  
948-41  
18044-21  
961-73  
18080-54  
975-34  
18114-88  
989-15  
18148-03  
1003-16  
18179-19  
1017-26  
18208-45  
1031-56  
18236-01  
1046-16  
18261-87  
1060-75  
18286-02  
1075-54  
18308-56  
1090-72  
18328-28  
1105-59  
18347-07  
1120-95  
18364-02  
1136-41  
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1152-07  
18393-50  
1167-93  
18407-43  
1184-19  
18420-22  
1200-55  
18431-77  
1217-42  
18442-19  
1234-95  
18451-54  
1252-68  
18459-82  
1270-61  
18467-03  
1288-94  
18471-97  
1307-57  
18475-74  
1326-50  
18479-34  
1345-74  
18481-78  
1365-27  
18483-05  
1384-35  
18483-16  
1403-74  
18482-10  
1423-52  
18480-87  
1443-48  
18478-35  
1463-74  
18472-85  
1484-31  
18466-14  
1505-01  
18457-13  
1526-59  
18439-72  
1548-74  
18400-98  
1570-78  
18341-70  
1595-91  
18232-79  
1618-04  
18094-83  
1646-41  
17798-42  
1698-95  
17399-37  
1759-46  
1699-91  
1700-00

What will one amount to in 2 years at 6 per cent per annum compound interest

100-00  
6-00  
106-00  
6-36  
112-36  
6-74  
119-10  
7-14  
126-24  
7-57  
133-81  
8-03  
141-84  
8-51  
150-35  
9-02  
159-37  
9-56  
168-93  
10-11  
179-04  
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189-78  
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201-16  
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213-23  
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226-02  
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239-53  
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253-81  
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268-90  
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284-83  
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301-62  
17-69  
319-31  
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337-88  
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357-35  
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377-75  
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398-03  
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419-22  
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441-34  
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464-41  
25-05  
488-46  
26-06  
512-52  
27-09  
537-61  
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563-75  
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648-74  
32-60  
679-34  
33-78  
710-12  
35-00  
745-12  
36-36  
781-48  
37-75  
819-23  
39-07  
858-30  
40-81  
906-11  
42-08  
954-19  
43-40  
1001-59  
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1105-54  
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1346-23  
51-90  
1409-13  
53-08  
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1554-11  
56-92  
1605-11  
58-30  
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1705-84  
61-21  
1756-05  
62-74  
1806-79  
64-32  
1858-11  
65-90  
1909-01  
67-54  
1961-55  
69-24  
2014-34  
70-99  
2069-37  
72-79  
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74-64  
2184-28  
76-55  
2245-03  
78-52  
2306-01  
80-55  
2368-16  
82-64  
2430-47  
84-79  
2495-26  
86-99  
2560-43  
89-25  
2626-68  
91-57  
2693-11  
93-96  
2765-07  
96-42  
2837-49  
98-96  
2909-45  
101-57  
2981-02  
104-25  
3053-79  
107-00  
3126-76  
109-82  
3200-03  
112-71  
3278-40  
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3357-87  
118-70  
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121-80  
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3683-40  
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169-31  
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173-50  
4758-66  
177-76  
4852-42  
182-09  
4947-23  
186-50  
5043-08  
191-09  
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195-75  
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200-58  
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205-49  
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235-82  
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8483-95  
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8607-95  
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8731-95  
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8855-95  
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8917-95  
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8979-95  
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9041-95  
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9103-95  
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9165-95  
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9227-95  
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9289-95  
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9351-95  
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9413-95  
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