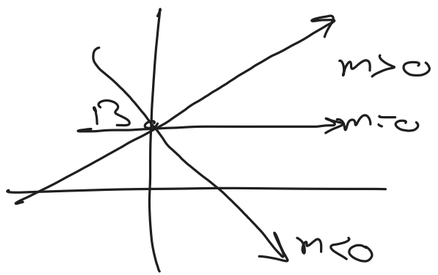
linear

$y = mx + B$

m: fixed value

B: initial value

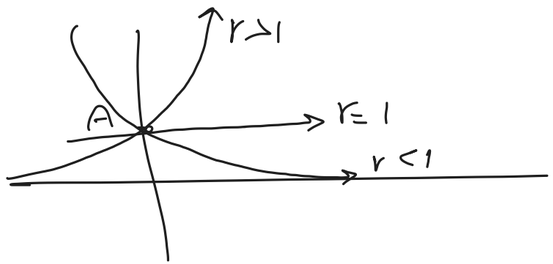


exponential

$y = A r^{x}$

A: initial value

r: fixed ratio



$y = A r^{\frac{x}{n}}$

$y = A r^{nx}$

$y = A\left(1 + \frac{r}{n}\right)^{nx}$

12% annually
Compound monthly