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The formula to obtain the present worth is  $P = F \cdot \frac{1}{(1 + i)^n}$  where  $(P/F, i, n)$  is termed as single-payment present worth factor. f30 Engineering Economics EXAMPLE 3.2 A person wishes to have a future sum of Rs. 1,00,000 for his son's education after 10 years from now.