

BASIC OPERATIONS

COST-SELL-MARGIN

COMPOUND INTEREST

ANNUITIES

MORTGAGE PAYMENTS

AMORTIZATION

SERVICE INFORMATION

Printing Paper Replacement: Use a standard 21/4-inch roll

Ink Roller Replacement: Use IR-55130 or IR-55142-III

IMPORTANT:

Never refill or otherwise refurbish a used ink roller. This may damage the printing mechanism and void the women calculator's warranty.

Reference:

"Replacing the Printing Paper" and "Replacing the Ink Roller", Appendix C, Business Manager "Guidebook.

THE PERCENT KEY erg Woerner

Percentages principal [x] percent [%]

Percentage Add-on principal [x] percent [%] [+]

Percentage Discount principal [x] percent [%] [-]

Reference:

"Percentage Calculations", Chapter 2, Business Manager™Guidebook.

KEY DESCRIPTIONS

[COST] cost or buying price

of an item

[SELL] selling price of an item

[MARGIN] percent profit or loss margin

IMPORTANT:

For a *profit* margin, enter [MARGIN] as a positive number.

For a loss margin, enter [MARGIN] as a negative number.

ENTERING A PROBLEM

- Set the SIGMA/MARGIN switch to the MARGIN ON position
- Clear memory, financial registers, and calculator discount fuseum [MT] [CPT] [CE/C] [CE/C]
- Enter any two of the following values
 [COST] [SELL] [MARGIN]
- Calculate the unknown value
 [CPT] and the unknown value key

Reference:

"Cost-Sell-Margin Calculations", Chapter 3, Business Manager™Guidebook.

KEY DESCRIPTIONS

IN1 total number of compounding periods

[%i] percent interest rate per compounding period

[PV] present value

[FV] future value

For monthly compounding periods.

%i = annual rate + 12

N = years × 12 N = years × 12 N Joerg Woerner

ENTERING A PROBLEM

- Set the SIGMA/MARGIN switch to the OFF position
- Clear memory, financial registers, and calculator
 [MT] [CPT] [CE/C] [CE/C]
- Enter any three of the following values
 [N] [%i] [PV] [FV]
- Calculate the unknown value
 [CPT] and the unknown value key

Reference:

"Compounding Interest" and "Solving Compound Interest Problems", Chapter 4, Business Manager Middebook.

KEY DESCRIPTIONS

[N] total number of payments

[%i] percent interest rate per payment period

[PMT] amount of each payment

[PV] present value [FV] future value

IMPORTANT:

For present value annuities, [PMT] must be positive.

For future value annuities, [PMT] must be negative.

 $N = vears \times 12$

For monthly compounding periods, %i = annual rate + 12



ENTERING A PROBLEM

- Set the SIGMA/MARGIN switch to the OFF position
- Clear memory, financial registers, and calculator
 [MT] [CPT] [CE/C] [CE/C]
- Enter any four of the following values
 [N] [%i] [PMT] [PV] [FV]
- Calculate the unknown value for ordinary annuities, press [CPT] and the unknown value key for annuities due, press [DUE] and the unknown value key

Reference:

"Annuities with Beginning or Ending Cash Flows", Chapter 4, Business Manager™Guidebook.

MONTHLY MORTGAGE PAYMENTS

To find the monthly payment, you must know the following:

- number of years of mortgage
- · annual interest rate
- mortgage amount
- Set the SIGMA/MARGIN switch to the OFF position
- Clear memory, financial registers, and calculator
 [MT] [CPT] [CE/C] [CE/C] [Territorial Control of the control of the
 - Calculate and enter total number of payments
 years [x] 12 [=] [N]

- Calculate and enter the monthly interest rate
 annual rate [+] 12 [=] [%i]
- Enter mortgage amount mer mortgage [PV] alculator Muse
- Compute monthly payment for ordinary annuities [CPT] [PMT] for annuities due [DUE] [PMT]

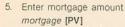
Reference:

"Computing Payment Amount and Balloon Payment", Chapter 6, Business Manager™ Guidebook.

AMORTIZATION SCHEDULE

For an amortization schedule, you must know the following:

- · annual interest rate
- · monthly payment
- · mortgage amount
- Set the SIGMA/MARGIN switch to the OFF position
- Clear memory, financial registers, and calculator
 [MT] [CPT] [CE/C] [CE/C] [INSTRUCTION | INSTRUCTION | INSTRUCTION
- Calculate and enter the monthly interest rate annual rate [+] 12 [=] [%i]
- Enter monthly payment payment [PMT]



- Beginning with Payment #1, repeat the following steps for each payment
 - Enter payment # and compute interest portion
 payment # [CPT] [INT]
 - b. Compute principal portion[-] [RCL] [PMT] [+] [*/T]
 - c. Enter payment # and compute remaining balance payment # [CPT] [BAL]

Reference:

"Mortgage Amortization", Chapter 6, Business Manager™Guidebook. © 2010 Joerg Woerner

Datamath Calculator Museum