

TEXAS INSTRUMENTS

TI-5310 BUSINESS MANAGER™

BASIC OPERATIONS

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COST-SELL-MARGIN

COMPOUND INTEREST

ANNUITIES

MORTGAGE PAYMENTS

AMORTIZATION

SERVICE INFORMATION

Printing Paper Replacement:
Use a standard 2¼-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 calculator's warranty.

Reference:

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

THE PERCENT KEY

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Percentages

principal [\times] *percent* [%]

Percentage Add-on

principal [\times] *percent* [%] [+]

Percentage Discount

principal [\times] *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.

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COST-SELL-MARGIN

ENTERING A PROBLEM

1. Set the SIGMA/MARGIN switch to the MARGIN ON position
2. Clear memory, financial registers, and calculator
[MT] [CPT] [CE/C] [CE/C]
3. Enter any two of the following values
[COST] [SELL] [MARGIN]
4. Calculate the unknown value
[CPT] *and the unknown value key*

Reference:

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

KEY DESCRIPTIONS

[N] total number of
compounding periods

[%i] percent interest rate per
compounding period

[PV] present value

[FV] future value

For monthly compounding periods,

$$\%i = \text{annual rate} \div 12$$

$$N = \text{years} \times 12$$

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ENTERING A PROBLEM

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

Reference:

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

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.

For monthly compounding periods,

$$\%i = \text{annual rate} \div 12$$

$$N = \text{years} \times 12$$

ENTERING A PROBLEM

1. Set the SIGMA/MARGIN switch to the OFF position
2. Clear memory, financial registers, and calculator
[MT] [CPT] [CE/C] [CE/C]
3. Enter any four of the following values
[N] [%i] [PMT] [PV] [FV]
4. 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

1. Set the SIGMA/MARGIN switch to the OFF position

2. Clear memory, financial registers, and calculator

[MT] [CPT] [CE/C] [CE/C]

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3. Calculate and enter total number of payments

years [×] 12 [=] [N]

4. Calculate and enter the monthly interest rate
annual rate [+] 12 [=] [%i]
5. Enter mortgage amount
mortgage [PV]
6. 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

1. Set the SIGMA/MARGIN switch to the OFF position
2. Clear memory, financial registers, and calculator
[MT] [CPT] [CE/C] [CE/C]
3. Calculate and enter the monthly interest rate
annual rate [÷] 12 [=] [%i]
4. Enter monthly payment
payment [PMT]

5. Enter mortgage amount
mortgage [PV]

6. Beginning with Payment #1,
repeat the following steps for
each payment
 - a. 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.

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