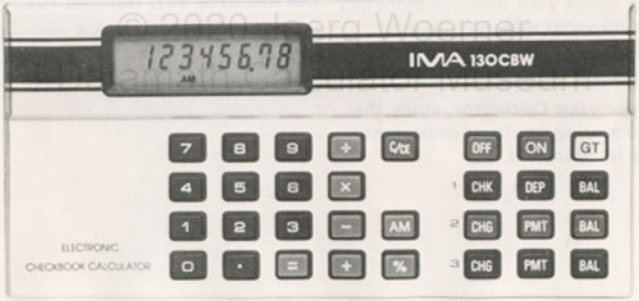
130 CBW

ELECTRONIC CHECKBOOK CALCULATOR

INSTRUCTION BOOK



INTRODUCTION

Congratulations! You are the owner of the Checkbook Calculator, a unique product of the electronic age designed to help you keep track of your personal finances. Besides all of the standard calculator features (Addition Subtraction, Multiplication and Division), the 130 CBW offers a new way to keep or check your personal monetary records. The three continuous memories in your 130 CBW can be used to save important balances even when the calculator is turned off.

No matter how you use your Calculator, enjoy the convenience of safely storing results of important financial calculations in an instant.

IMPORTANT BATTERY INFORMATION

The display will blank out when the Batteries need replacing. Changing the Batteries is a simple task. Remove the Calculator from its pouch by unsnapping the plastic tabs on the back of the Calculator. Unscrew the Battery Compartment Plate and replace the Batteries, positive (+) side up. Use Eveready 357, Duracell 10L14 or equivalent.

The display does not work properly below 0°C (32°F).

GETTING STARTED

Press ON to turn on the Calculator. The display shows $_{AM}$ 0.00

When the AM indicator lights, it means that the decimal point is automatically inserted 2 places to the left of entries made for addition or subtraction.

Exception: If you press the decimal point key [•], ADD mode is overriden and the decimal point is placed at the position you selected. The Calculator will require that a decimal point be entered with each number thereafter until AM is reset.

To reset AM mode press CLEAR KEY [C/CE], then press [AM]. Turn Calculator to OFF, then ON.

You leave AM mode when you multiply and divide.

ADD mode helps you add and subtract dollars and cents because the decimal point is always maintained at the proper position. You may multiply and divide in the ADD mode; however, notice that the first entry made on X or ÷ has the decimal set 2 places to the left. Subsequent multiplication or division entries have a floating decimal.

Pressing [AM] Key changes the decimal system from ADD mode to a floating decimal point system and back again. A floating decimal system leaves out the decimal point unless you press the decimal point key [•]. When [•] is pressed, the decimal point is fixed at that place and further numbers are entered as decimal fractions, to the right of the decimal point.

Press [AM] Key to set the calculator for a floating decimal when performing multiplication, division, or when using the percent key. Addition and subtraction may also be performed with a floating decimal.

C/CE CLEAR KEY

Turning on the calculator clears everything but the memories and the ADD mode decimal setting. The CLEAR Key is labelled CE (Clear Entry) and C. Press [C/CE] once directly following a mistaken entry, and the displayed number will be erased. Pending calculations and memories are not erased. Press [C/CE] twice to clear everything in the Calculator except the memories. Press [C/CE] to clear the E symbol (ERROR) which lights in the display when a number is divided by zero or an answer is too large for the display.

[OFF] SPECIAL OFF CIRCUIT SAVES BATTERY

If you forget to turn off your Calculator, it will automatically turn off after about 9 minutes to conserve energy and extend battery life.

ADD, SUBTRACT, MULTIPLY, DIVIDE

To perform simple addition, subtraction, multiplication or division, key in the problem as it is written: Enter the first number; press +, −, x, or ÷. Enter the second number; press =.

NOTE:
To enter a negative number, first press [−] Key and then enter the number. (The Calculator cannot multiply or divide two negative numbers)

PERCENT KEY

The versatile percent key [%] , works several ways to solve the following range of percentage problems.

1. How much is a given percentage of a number?

Example:

Press 115.00 x 5% to find 5% of $115.
Answer: $5.75.

2. Find the percentage one number is to another.

Example:

Press 100.00 ÷ 200% to find what percent 100 is of 200.
Answer: 50 percent.

3. Find the net amount that results from adding on a given percentage of a number to that number.
   Method A: Recommended when you are operating your calculator in ADD mode.
   Press 115.00 x 5% + to find the net amount that results from adding on 5% to $115.
   Answer: $120.75.
   Method B: As you say it.
   Depress 115.00 + 5% = to find the net amount that results from adding on 5% to $115.
   Answer: $120.75.

4. Find the net amount that results from discounting a number by a given percentage.
   Method A: Recommended when you are operating in ADD mode.
   Press 115.00 x 5% − to find the net amount results from discounting $115 by 5%.
   Answer: $109.25
   Method B: As you say it.
   Press 115.00 − 5% = to find the net amount that results from discounting $115 by 5%.
   Answer: $109.25

CALCULATIONS WITH A CONSTANT

The feature is useful when you have repetitive calculations such as:

5 x 2 = 10
5 x 3 = 15
5 x 4 = 20
5 x 5 = 25

Calculations with a constant multiplicand are performed by keying in the constant value only once, pressing [x] . Continue to enter variable numbers only with [=] as follows:

Example:

Press [AM] to set the floating decimal system. The AM indicator should not be displayed.

PROBLEM	KEY	DISPLAY
5 x 2	[5] [x] [2] [=]	10.
5 x 3	[3] [=]	15.
5 x 4	[4] [=]	20.
5 x 5	[5] [=]	25.

Calculations with a constant divisor are performed like this:

PROBLEM	KEY	DISPLAY
20 ÷ 4	20 ÷ 4 =	5.
16 ÷ 4	16 =	4.
32 ÷ 4	32 =	8.
40 ÷ 4	40 =	10.

The Calculator remembers the number entered after the ÷ Key (4), so you only need to key it into the Calculator once.

"E" IN DISPLAY

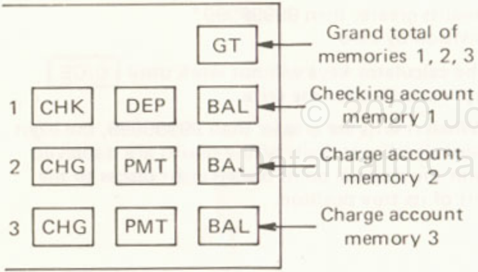
An 'E', flashing in the display indicates an error or invalid entry, for example,

Results greater than 99999999*
Division by zero

The calculator keys will not work until C/CE is pressed to clear the error.

*When results are greater than 99999999, the eight most significant digits of the results are displayed with the decimal point placed eight places to the left of its true position.

THREE PERMANENT MEMORIES



The memories of your Calculator keep a number even while the Calculator is turned off. So you can keep up-to-date totals of Bank Accounts and Credit Card-transactions. Data is kept in the memory until the Batteries wear out.

In the examples that follow, the [CHG], [PMT] and [BAL] keys will be referred to by numbers corresponding to the memories as labelled above. For example, CHG_2 refers to a charge made on memory 2.

TO GET STARTED

Make sure that all the memories are clear.

To clear the three memories, press the keys as shown in the example below:

Press		Display	Comments
BAL_1	CHK_1	0.00	Memory 1 cleared
BAL_2	CHG_2	0.00	Memory 2 cleared
BAL_3	CHG_3	0.00	Memory 3 cleared

If the Balance in any account is negative, press [DEP], or [PMT] instead of [CHK], or [CHG] to clear the account to zero.

CHECKING ACCOUNT MEMORY

After clearing the memories, key in the amount in your checking account, press [DEP] 1

- When ever you make a deposit into your checking account, key in the amount of the deposit, press [DEP] 1. The display shows your new balance.
- Whenever you write a check, key in the amount; press [CHK] 1. The display shows your new balance in memory 1.

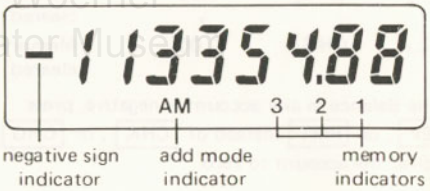
CHARGE ACCOUNT MEMORIES

The charge account memories are designed to keep a record or verification check of your charge accounts, loan balances, or other "accounts payables" you have. These memories may also be used for keeping budget records.

- After cleaning the memory, key in the current balance, principal of the loan amount, etc., press [CHG] .
- Key in payments as you make them; press [PMT] . The display shows the balance.
- If the record you are keeping is of the interest bearing type, you must add the interest each period, from your statement to your remaining balance. To do this, key in the interest charge and press [CHG] .

To find out the balance in any one account, press the [BAL] key. For [BAL] 1, usually used for checking accounts, a (–) on the display means the account is overdrawn. A charge entered in memory 2 or 3 will be (–) to show money is owed. Whenever there is a negative (–) Balance in any memory, the memory indicator will flash.

Example display



GT KEY

Press this key to see the sum total or grand total of memories 1, 2 and 3. If you are keeping your checking account records in memory 1, and two charge account records in memories 2 and 3, pressing GT shows your "net worth", that is, the amount of money in checking account less amount owed on the two charge accounts.

Example:
Record the income in memory 1, and the expenditures in memories 2 and 3.

Income	Utilities/Rent	Travel/Entertainment
$715.26	$ 22.65	$11.70
$ 17.52	$ 19.70	$ 5.55
$ 35.76	$350.00	$ 7.00
		$75.00

Press		Display		Comments
BAL_1	CHK_1		0.00	
		AM	1	
BAL_2	CHG_2		0.00	Clears
		AM	2	Memories
BAL_3	CHG_3		0.00	
		AM	3	
715.26				
DEP			715.26	
		AM	1	
17.52				
DEP			732.78	Income
		AM	1	
35.76				
DEP			768.54	
		AM	1	

22.65			
CHG_2	–	22.65	2 flashes to indicate that the number in memory is negative.
	AM	2	
19.70			
CHG_2	–	42.35	
	AM	2	
350.00			
CHG_2	–	392.35	Utilities and Rent
	AM	2	

11.70			
CHG_3	–	11.7	3 flashes to indicate that the number in memory is negative.
	AM	3	
5.55			
CHG_3	–	17.25	
	AM	3	
7.00			
CHG_3	–	24.25	Entertainment expenses
	AM	3	
75.00			
CHG_3	–	99.25	
	AM	3	
GT		276.94	Net worth = income – expenses
	AM	3 2 1	

Example:

Press	Display	Comments
BAL_1 CHK_1	0.00 AM 1	
BAL_2 CHG_2	0.00 AM 2	Clears Memories
BAL_3 CHG_3	0.00 AM 3	
1125.00 DEP	1125.00 AM 1	Enters $1125 into memory 1; represents balance in checking account.
59.22 CHG_2	– 59.22 AM 2	Enters $59.22 into memory 2; represents balance owed on charge account.
476.23 CHG_3	– 476.23 AM 3	Enters $476.23 into memory 3; represents balance owed on charge account.

5.50			50.00		
CHK_1	1119.50	Record two	PMT_3	− 426.23	Records a
	1	checks written,		3	payment of
2.50		display shows			$50.00 to
CHK_1	1117.00	balance in			memory 3
	1	checking	GT	614.05	Networth =
		account		3 2 1	Mem A −
25.00					Mem B −
CHG_2	− 84.22	Records a			Mem C
	2	charge to			
		memory 2.			
7.50					
PMT_2	− 76.72	Records a			
	2	payment to			
		memory 2 of			
		$7.50			

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