

Financial Calculators

This appendix is intended to help you use your Hewlett-Packard HP 10B or Texas Instruments TI BA II Plus financial calculator to solve problems encountered in an introductory finance course. It describes the various calculator settings and provides keystroke solutions for nine selected problems from this book. Please see your owner's manual for more complete instructions. For more examples and problem-solving techniques, please see *Financial Analysis with an Electronic Calculator*, 7th edition, by Mark A. White (New York: McGraw-Hill, 2007).

CALCULATOR SETTINGS

Most calculator errors in introductory finance courses are the result of inappropriate settings. Before beginning a calculation, you should ask yourself the following questions:

1. Did I clear the financial registers?
2. Is the compounding frequency set to once per period?
3. Is the calculator in END mode?
4. Did I enter negative numbers using the **+/-** key?

Clearing the Registers

All calculators have areas of memory, called registers, where variables and intermediate results are stored. There are two sets of financial registers, the time value of money (TVM) registers and the cash flow (CF)

registers. These must be cleared before beginning a new calculation. On the Hewlett-Packard HP 10B, pressing **☐** (CLEAR ALL) clears both the TVM and the CF registers.¹ To clear the TVM registers on the TI BA II Plus, press **2nd** (CLR TVM). Press **2nd** (CLR WORK) from within the cash flow worksheet to clear the CF registers.

Compounding Frequency

Both the HP 10B and the TI BA II Plus are hardwired to assume monthly compounding, that is, compounding 12 times per period. Because very few problems in introductory finance courses make this assumption, you should change this default setting to once per period. On the HP 10B, press 1 **☐** (P/YR). To verify that the default has been changed, press the **☐** key, then press and briefly hold the **INPUT** key.² The display should read "1P_Yr".

On the TI BA II Plus, you can specify both payment frequency and compounding frequency, although they should normally be set to the same number. To set both to once per period, press the key sequence **2nd** (P/Y) 1 **ENTER**, then press **↓** 1 **ENTER**. Pressing **2nd** (QUIT) returns you to standard calculator mode.

¹The **☐** key is colored orange and serves as a Shift key for the functions in curly brackets.

²This is the same keystroke used to clear all registers; pretty handy, eh?

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