NOTES FOR FINANCIAL CALCULATOR: TEXAS INSTRUMENTS BA II PLUS

Changing number of decimal places:
Press \(2^{nd}\) and \([\text{Format}\], enter amount of decimals desired, and press \([\text{Enter}\) (on top row).

The function \(I/Y\) key is defaulted with 12 times, to change this:
Press \(2^{nd}\) then \([\sqrt{\text{X}}\), enter number desired (recommended 1) and press \([\text{Enter}\).

**Time Value of Money:** (Ignore negative in answer given)

\[N\] = number of periods

\[I/Y\] = interest rate

\[PV\] = present value

\[PMT\] = payment

\[FV\] = future value

Enter amount first, then the function key, after four of the functions have been done, then press \([\text{CPT}\) then the function key needed (the one left).

**NOTES:**
- When \(PV\), \(FV\), and \(PMT\) have known values, the recommendation is to enter the \(FV\) as a negative number.
- When there is no payment amount, enter zero “0”.

Clearing previous Time Value of Money work:
Press \(2^{nd}\) then \([\text{Clr TVM}\) (above the \(FV\) function)

When Setting “End of Period” or “Beginning of Period” for Annuities:

**Ordinary Annuity** (end of period): Calculator should have default setting.

**Annuity Due** (beginning of period): Press \(2^{nd}\) then \([\text{PMT}\) and then press \(2^{nd}\) then \([\text{Enter}\).

To return to Ordinary Annuity (end of period): Press \(2^{nd}\) then \([\text{PMT}\) and then \(2^{nd}\) then \([\text{Enter}\).
Cash Flow Calculating Present Value (PV) of a Mixed Stream (ex: Year 1 - $100, Year 2 - $200, Year 3 - $200, and Year 4 - $400):

Press [CF] (CFO appears) leave at 0 (or enter amount of cash out), then [Enter], then [↓] down Arrow key.

Enter 100, then press [Enter], then [↓] down Arrow key. (F01 appears; this if for the frequency of this amount).

Enter 1 (for 1 time) then press [Enter], then [↓] down Arrow key. (C02 appears)

Enter 200, then press [Enter], then [↓] down Arrow key. (F02 appears)

Enter 2, then press [Enter], then [↓] down Arrow key. (C03 appears)

Enter 400, then press [Enter], then [↓] down Arrow key. (C0 appears)

Press [NPV] (I = appears), enter interest rate (ex: 10 for 10%), then press [Enter], then [↓] down Arrow key, (NPV = appears), press [CPT], and it will display the Net Present Value.

Clearing the Cash Flow previous work:

Press [2nd], then [Clr Work].