

BA II PLUS™

Time-Value-of-Money Calculations

Before doing a TVM calculation, press $\boxed{2\text{nd}} \boxed{[\text{QUIT}]}$ to return to standard-calculator mode.

To clear the TVM worksheet, press $\boxed{2\text{nd}} \boxed{[\text{CLR TVM}]}$.

To enter a TVM value, key in a value and press:

- \boxed{N} to enter number of payment periods
- $\boxed{I/Y}$ to enter interest rate per year
- \boxed{PV} to enter present value
- \boxed{PMT} to enter payment amount
- \boxed{FV} to enter future value

To compute a TVM value, press \boxed{CPT} and then the appropriate TVM key (listed above).

Procedure	Keystrokes	Display
Return to standard-calculator mode.	$\boxed{2\text{nd}} \boxed{[\text{QUIT}]}$	0.00
Clear worksheet.	$\boxed{2\text{nd}} \boxed{[\text{CLR TVM}]}$	0.00
Enter known values. †	36 \boxed{N}	N = 36.00 <
	50000 \boxed{PV}	PV = 50,000.00 <
	9.75 $\boxed{I/Y}$	I/Y = 9.75 <
Compute unknown value.	\boxed{PMT}	PMT = -1,607.50 *

† The unused variable must be set to 0.

To recall a TVM value to the display, press \boxed{RCL} and then the appropriate TVM key (listed above).

To enter values for payments per year (P/Y) and compounding periods per year (C/Y), press $\boxed{2\text{nd}} \boxed{[P/Y]}$. Then press $\boxed{2\text{nd}} \boxed{[\text{QUIT}]}$ to return to standard-calculator mode.

To select end-of-period payments (END) or beginning-of-period payments (BGN), press $\boxed{2\text{nd}} \boxed{[BGN]}$. Then press $\boxed{2\text{nd}} \boxed{[SET]}$ repeatedly to view the two options. Leave the one you want displayed. Then press $\boxed{2\text{nd}} \boxed{[\text{QUIT}]}$ to return to standard-calculator mode.

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Prompted Worksheet Display Indicators

When one or more of the following indicators is displayed, you are in a prompted worksheet.

Indicator	Meaning
COMPUTE	You can press [CPT] to compute a value.
ENTER	You can key in a value and press [ENTER] to enter a value.
SET	You can press [2nd] [SET] repeatedly to view all of the options for a setting. Leave the one you want displayed.
↑ ↓	You can press [↑] or [↓] to move up or down within a prompted worksheet.

To leave a prompted worksheet and return to standard-calculator mode, press **[2nd] [QUIT]**.

To clear a prompted worksheet, press **[2nd] [CLR WORK]** after you access the worksheet.

Prompted Worksheet Key Sequences

To access the prompted worksheet for:	Press:
Amortization	[2nd] [AMORT]
Cash Flow	[CF], [NPV], [IRR]
Bond	[2nd] [BOND]
Depreciation	[2nd] [DEPR]
Statistics	[2nd] [DATA], [2nd] [STAT]
Percent Change/ Compound Interest	[2nd] [Δ%]
Interest Conversion	[2nd] [ICONV]
Date	[2nd] [DATE]
Profit Margin	[2nd] [PROFIT]
Breakeven	[2nd] [BRKEVN]
Memory	[2nd] [MEM]