

# Contents

[Business](#)

[Interest Rates](#)

[Investment](#)

[Loan](#)

[Balloon Loan](#)

Click on an underlined green topic above for additional information.

# Business

You have reached help for Business Functions.

The following functions are part of this menu:  
(Click on a topic for more information)

[Percent Change](#)

[Percent Total](#)

[Markup Over Cost](#)

[Markup Over Price](#)

[Markup Percent](#)

## Percent Change

Percent change calculates the difference between the new amount and the old amount as a percentage of the old amount.

*Old Value*--

enter the value before any change occurred. (MAX 999,999,999.XXXXX)

*New Value*--

enter the value after the change occurred. (MAX 999,999,999.XXXXX)

*Percentage Change*--

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu.

Other related topics for Business menu:

Percent Total

Markup Over Cost

Markup Over Price

Markup Percent

## Percent of Total

Percent of total calculates the partial amount as a percent of the total amount.

*Partial Amount*--

enter the partial amount of the total desired. (MAX 999,999,999.XXXXX)

*Total Amount*--

enter the value for the total amount desired. (MAX 999,999,999.XXXXX)

*Percent Total*--

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu.

Other related topics for Business menu:

Percent Change

Markup Over Cost

Markup Over Price

Markup Percent

## Markup Over Cost

Markup over cost calculates the difference between the price and the cost, as a percentage of the cost.

*Price of Item--*

enter the selling price of the item desired. (MAX 999,999,999.XXXXX)

*Cost of Item--*

enter the actual cost of the items selling price. (MAX 999,999,999.XXXXX)

*Markup % of Cost--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu.

Other related topics for Business menu:

Percent Total

Percent Change

Markup Over Price

Markup Percent

## Markup Over Price

Markup over price calculates the difference between the price and the cost, as a percentage of the price.

*Price of Item--*

enter the selling price of the item desired. (MAX 999,999,999.XXXXX)

*Cost of Item--*

enter the actual cost of the items selling price. (MAX 999,999,999.XXXXX)

*Markup % of Cost--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu.

Other related topics for Business menu:

Percent Total

Markup Over Cost

Percent Change

Markup Percent

## Markup Percent

Markup percent calculates a new price based upon the markup percent. The markup percent should be expressed as a decimal. As an example, 25% would be entered as .25, or 100% would be entered as 1.00.

### *Price of Item--*

enter the current price of the item desired. (MAX 999,999,999.XXXXXX)

### *Markup Percent--*

enter the desired markup percent expressed as a decimal. (MAX 99.XXXXXX)

### *Price with Markup--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu.

Other related topics for Business menu:

Percent Total

Markup Over Cost

Percent Change

Markup Over Price

# Interest Rate

You have reached help for Interest Rate Expressions.

The following functions are part of this menu:  
(Click on a topic for more information)

[Effective Periodic Rate Compounding](#)  
[Effective Continuous Rate Compounding](#)



## Effective Periodic Rate Compounding

The effective periodic rate, calculates the effective interest rate with periodic compounding of an APR, when all interest is reinvested.

*Annual Percentage Rate--*

enter the annual rate before any compounding occurs.(MAX 99.XXXXX)

*Number of Compounding Periods--*

enter the value for the number of times interest will be paid in a given year. (MAX 999.XXXXX)

*Effective Periodic Rate--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu.

Other related topics for Interest Rate Computations menu:

Effective Continuous Rate Compounding

## Effective Continuous Rate Compounding

The effective continuous rate, calculates the effective interest rate with continuous compounding of an APR, when all interest is reinvested.

*Annual Percentage Rate--*

enter the annual percentage rate desired before compounding occurred.

(MAX 999.XXXXX)

*Effective Periodic Rate--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu.

Other related topics for Interest Rate Computations menu:

Effective Periodic Rate Compounding

# Investment

You have reached help for Investment Functions.

The following functions are part of this menu:  
(Click on a topic for more information)

[Future Value, Single Deposit](#)  
[Present Value, Single Deposit](#)  
[Future Value, Regular Deposit](#)  
[Present Value, Regular Deposit](#)  
[Investment Tracker](#)

## Future Value of Single Deposit

The future value of a single deposit will calculate the future value of an initial amount given the APR, compounding frequency, and the number of years for the period.

### *Future Value Amount--*

enter the value to be compounded for the period. (MAX 999,999,999.XXXXX)

### *Annual Percentage Rate--*

enter the annual percentage rate desired. (MAX 999.XXXXX)

### *Payments Per Year--*

enter the the number of times interest will be payed on this deposit amount in a year. (MAX 999.XXXXX)

### *Number of Years--*

enter the total number of years the deposit amount will be considered for earnings. (MAX 999.XXXXX)

### *Future Value of Amount--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu. This amount represents the value earned for the specified time period, considering the interest payments paid in each year.

Other related topics for Investment menu:

[Present Value of Single Deposit](#)

[Future Value of Regular Deposit](#)

[Present Value of Regular Deposit](#)

[Investment Tracker](#)

## Present Value of Single Deposit

Present value of a single deposit, calculates the lump sum deposit you would have to make now to grow to the requested amount over the given time period.

### *Present Value Amount--*

enter the amount you would like to have after the given time period has elapsed.

(MAX 999,999,999.XXXXX)

### *Annual Percentage Rate--*

enter the annual percentage rate desired. (MAX 999.XXXXX)

### *Payments Per Year--*

enter the the number of times interest will be payed on this deposit amount in a year. (MAX 999.XXXXX)

### *Number of Years--*

enter the total number of years the deposit amount will be considered for earnings. (MAX 999.XXXXX)

### *Present Value of Amount--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu. This is the amount you must deposit today to have the PV amount specified on the top line of this window after the given period.

Other related topics for Investment menu:

[Future Value of Single Deposit](#)

[Future Value of Regular Deposit](#)

[Present Value of Regular Deposit](#)

[Investment Tracker](#)

## Future Value of Regular Deposit

Future value of a regular deposit(i.e., of an annuity) calculates the future total value of a series of deposits of the requested amount over the given time period.

### *Future Value Amount--*

enter the amount to be deposited each time a payment is made in a year.(MAX 999,999,999.XXXXX)

### *Annual Percentage Rate--*

enter the annual percentage rate desired. (MAX 999.XXXXX)

### *Payments Per Year--*

enter the the number of times a deposit amount specified above will be made in a year. (MAX 999.XXXXX)

### *Number of Years--*

enter the total number of years the deposit amount will be considered for earnings. (MAX 999.XXXXX)

### *Future Value of Amount--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu. This is the amount your money will grown to if you made the incremental deposits specified on the top line of this window.

Other related topics for Investment menu:

[Future Value of Single Deposit](#)

[Present Value of Single Deposit](#)

[Present Value of Regular Deposit](#)

[Investment Tracker](#)

## Present Value of Regular Deposit

Present value of a regular deposit, (i.e., of an annuity) calculates the equivalent lump sum deposit you must make now, to grow to the same value as a series of deposits.

*Regular Deposit Amount--*

enter the amount to be deposited each time a payment is made in a year. (MAX 999,999,999.XXXXX)

*Annual Percentage Rate--*

enter the annual percentage rate desired. (MAX 999.XXXXX)

*Payments Per Year--*

enter the the number of times a deposit amount specified above will be made in a year. (MAX 999.XXXXX)

*Number of Years--*

enter the total number of years the deposit amount will be considered for earnings. (MAX 999.XXXXX)

*Present Value of Deposits--*

system calculated value when the compute button is activated in this menu. The return button will take you back to the main menu. This is the amount you must deposit today  
deposits specified on the top line of this window.

Other related topics for Investment menu:

Future Value of Single Deposit

Present Value of Single Deposit

Future Value of Regular Deposit

Investment Tracker

## Investment Tracker

Investment Tracker is a complete system for recording and analyzing stocks and mutual fund investments. The system offers a fund summary data entry screen where new funds can be setup and viewed with the latest yield analysis information. The yield can be based on an entered value, or the most recent transaction.

Transactions include:

B=Buy, S=Sold, C=Cash Dividend,  
D=Dividend in shares, F=Fee in Cash,  
U=Unit/Share Fee. The fund summary screen allows entry of the most desired price. This could be used to do a "what-if" type profitability analysis, or to establish a value for the fund. The system calculates continuously by fund the current value in dollars, the gain/loss dollars, the gain/loss percent, the book value, the total number of shares and the average cost per share.

Reports giving the current value of all funds and a transaction recap are available. All transactions for each fund can be entered, or viewed on a separate screen.

Other related topics for Investment menu:

Future Value, Single Deposit

Present Value, Single Deposit

Future Value, Regular Deposit

Present Value, Regular Deposit



# Loan

You have reached help for Loan Functions.

This function can serve as a loan calculator in addition to providing a complete loan amortization. If no scheduled payment is entered, the system will calculate one. If a scheduled payment is entered and no number of payments is entered, the system will calculate the number of payments. If both the scheduled payment and the number of payments are entered, the system will calculate all payout information and do a loan amortization based on this input. It will also consider other factors on the input screen when this is done. To activate the payout analysis select the "COMPUTE" button from the input screen.

The following functions are part of this menu:  
(Click on a topic for more information)

[Input Loan Data](#)

[Display Amortization Table](#)

[Print Amortization Table](#)

For an example--select the search button on the menu bar and highlight the topic "Loan Example".  
Then click on the "GO TO" button to see the example.

## Input Loan Data

Input for loan data, allows for input parameters for loan terms including taxes and insurance and skip months. A maturity date calculation for differing payment frequencies, and optional interest base calculations for both a 360 and 365 day interest year can be entered.

This function can serve as a loan calculator in addition to providing a complete loan amortization. If no scheduled payment is entered, the system will calculate one. If a scheduled payment is entered and no number of payments is entered, the system will calculate the number of payments. If both the scheduled payment and the number of payments are entered, the system will calculate payout information and do a loan amortization based on this input. It will also consider other factors on the input screen when this is done. To activate the payout analysis select the "COMPUTE" button from this input screen.

To get a balloon loan amortization please see:  
Balloon Loan.

### *Loan Amount--*

enter the desired amount to be borrowed.(MAX 999,999.99)

### *Annual Percentage Rate--*

enter the annual percentage rate desired. (MAX 49.99)

### *Total Payments --*

enter the total number of times this loan is scheduled for repayment over the expected loan life. (MAX 99,999)  
If this field is left blank, the system will calculate this, based on the scheduled payment entered.

### *Scheduled Payment--*

enter the desired payment amount for repayment of the loan. The system will calculate this amount if nothing is entered here. This amount will be based upon the total number of payments entered in the field identified above. If both the total payments and the scheduled

payment is entered, the system will calculate all payout terms for total interest, insurance, taxes, etc.

(MAX 999,999.99)

*Payments Per Year--*

enter the total number of payments scheduled for repayment of the loan in a given year. This value is used to determine the maturity date of the loan. (MAX 52)

*Loan Date--*

enter the original date for the loan to be established. This date will affect the interest calculated for the first payment. Interest will be calculated from this date up to the First Due Date. If no date is entered the current system date will be used. Entry format is (MMDDCCYY). As an example, October 21, 1997 would be entered as 10211997.

*First Due Date--*

enter the date the first payment on this loan will be due. This date will affect the maturity date calculation and the first payment interest calculation. If no date is entered, the current system date is used. The maturity date is computed from the date used here. Entry format is (MMDDCCYY). As an example, May 21, 1998 would be entered as 05211998.

*Skip Months--*

enter the number of months you want to allow for skipping a loan payment. This value cannot exceed 999 or the total payments specified for the life of the loan. Skip months will only affect the maturity date of the loan. (MAX 999)

*Interest Flag--*

enter the value of the desired base for the interest year calculation. If the value is 0 a 360 day interest base will be used to calculate interest. If the value is 1 a 365 day interest

base will be used to calculate interest.  
If the value is 2 a 360/365 day interest  
base will be used to calculate interest.  
This means 10% = rate quoted to customer.  
 $10\% / 360 = .0002778$  rate per day. This  
is applied to principal over 365 days and  
 $.0002778 \times 365$  is the interest earning days  
in the year. 10.14% becomes the effective  
interest rate.

(MAX 1)

*Estimated Annual R.E. Taxes--*

enter the estimated annual amount of  
real estate taxes you want figured  
into the loan payment and amortization.

(MAX 99,999.99)

*Annual Home Owners Insurance--*

enter the estimated annual amount of  
home owners insurance you want figured  
into the loan payment and amortization.

(MAX 99,999.99)

*Annual Other Insurance--*

enter the estimated annual amount of  
other insurance you want figured into  
the loan payment and amortization. This  
could be life, or disability, etc., that  
is computed annually.

(MAX 99,999.99)

*Disability Rate--*

enter the rate per \$1 of outstanding  
balance on the loan. This value should  
not exceed one. (MAX .999999)

*Insurance Payments per Year--*

enter the number of times the loan will  
be scheduled for insurance repayment in  
in a given year. This value cannot  
exceed the frequency of repayment for  
principal and interest. (MAX 99.00)

*Number of Insurance Years--*

enter the total number of years the loan  
will be scheduled for repayment of  
insurance. This value cannot exceed  
the years specified for the life of the  
loan. (MAX 99.00)

*Life Rate--*

enter the rate per \$1 of outstanding  
balance on the loan. This value should

not exceed one. (MAX .999999)

*Insurance Payments per Year--*

enter the number of times the loan will be scheduled for insurance repayment in a given year. This value cannot exceed the frequency of repayment for principal and interest. (MAX 99.00)

*Number of Insurance Years--*

enter the total number of years the loan will be scheduled for repayment of insurance. This value cannot exceed the years specified for the life of the loan. (MAX 99.00)

*COMPUTE BUTTON--*

This button can serve as a loan calculator in addition to providing a complete loan payout analysis. If no scheduled payment is entered, the system will calculate one. If a scheduled payment is entered and no number of payments is entered, the system will calculate the number of payments. If both the scheduled payment and the number of payments are entered, the system will calculate payout information and display it on your screen. The payout analysis includes the following: the total interest owed, the total payout, the effective interest rate for the life of the loan, total insurances, total taxes, the scheduled payment, or the number of payments and the maturity date. The maturity date calculation will handle multiple payment frequencies. Payout information is based upon given input from the Data Entry Screen. This procedure should be run prior to any amortization schedules, or unpredictable results will occur.

Other related topics for the Loan Terms menu:

[Display Amortization Table](#)

[Print Amortization Table](#)

## Display Amortization Table

This function will display an amortization schedule on your monitor. It will give a breakdown for each payment of the principal, interest, disability insurance, life insurance, home owners insurance, other insurance, taxes, and resulting balance for the loan after each payment. Information displayed is based upon terms given in the Loan Input Data function. The complete amortization schedule for the Loan is displayed in a scrollable listbox.

Other related topics for the Loan Terms menu:

[Input Loan Data](#)

[Print Amortization Table](#)

## Print Amortization Table

This function will print an amortization schedule on your printer. It will give a breakdown for each payment of the principal, interest, disability insurance, life insurance, home owners insurance, other insurance, taxes, and the resulting balance for the loan after each payment. Information printed is based upon terms given in the Loan Input Data function. Totals for all categories are printed for each year, with grand totals. The schedules heading will print the loan origination date and the maturity date on each page with other data. The print amortization function will work through the Windows Print Manager. A setup dialog box is displayed first, to allow you to configure the printer. This print function can be cancelled through a dialog box before printing will begin.

Other related topics for the Loan Terms menu:

[Input Loan Data](#)

[Display Amortization Table](#)

The following functions are part of this menu:  
(Click on a topic for more information)

[Input Loan Data](#)

[Display Amortization Table](#)

[Print Amortization Table](#)



# Balloon Loan

You have reached help for Balloon Loan Functions.

This function can serve as a loan calculator in addition to providing a complete loan amortization. If no scheduled payment is entered, the system will calculate one. If both the scheduled payment and the number of payments are entered, the system will calculate payout information and do a loan amortization based on this input. It will also consider other factors on the input screen when this is done.

The following functions are part of this menu:  
(Click on a topic for more information)

[Input Loan Data](#)  
[Display Amortization Table](#)  
[Print Amortization Table](#)

For an example--select the search button on the menu bar and highlight the topic "Balloon Loan Examples". Then click on the "GO TO" button to see the example.

## Balloon Loan Input

Balloon Loan Input, allows for input parameters for balloon loan terms including taxes and insurance and skip months. A maturity date calculation for differing payment frequencies, and optional interest base calculations for both a 360 and 365 day interest year can be entered.

This function can serve as a loan calculator in addition to providing a complete loan amortization. If no scheduled payment is entered, the system will calculate one. If both the scheduled payment and the number of payments are entered, the system will calculate all payout information and do a loan amortization based on this input. It will also consider other factors on the input screen when this is done.

To get a non-balloon loan amortization please see: [Loan Terms.](#)

### *Loan Amount--*

enter the desired amount to be borrowed. (MAX 999,999.99)

### *Amortize Periods --*

enter the total number of periods the loan payment amount is to be calculated on. This expression must match the payments per year. (MAX 99,999)  
If the payments per year is 12 and a 30 year amortization is desired, the amortize periods would be  $12 \times 30 = 360$  periods.

### *Annual Percentage Rate--*

enter the annual percentage rate desired. (MAX 49.99)

### *Scheduled Payment--*

enter the desired payment amount for repayment of the loan. The system will calculate this amount if nothing is entered here. This amount will be based upon the total number of payments entered in the field identified above. If both the total payments and the scheduled payment is entered, the system will calculate all payout terms for total interest, insurance, taxes, etc.

(MAX 999,999.99)

*Total Payments/Balloon Term--*

enter the total number of payments scheduled for repayment of the balloon loan. This value is used to determine the maturity date. This is also the final payment, upon which the entire remaining principal balance and accrued interest will be due. (MAX 99,999)

*Payments Per Year--*

enter the total number of payments scheduled for repayment of the loan in a given year. This value is used to determine the maturity date of the loan. (MAX 52)

*Loan Date--*

enter the original date for the loan to be established. This date will affect the interest calculated for the first payment. Interest will be calculated from this date up to the First Due Date. If no date is entered the current system date will be used. Entry format is (MMDDCCYY). As an example, October 21, 1997 would be entered as 10211997.

*First Due Date--*

enter the date the first payment on this loan will be due. This date will affect the maturity date calculation and the first payment interest calculation. If no date is entered, the current system date is used. The maturity date is computed from the date used here. Entry format is (MMDDCCYY). As an example, May 21, 1998 would be entered as 05211998.

*Skip Months--*

enter the number of months you want to allow for skipping a loan payment. This value cannot exceed 999 or the total payments specified for the life of the loan. Skip months will only affect the maturity date of the loan. (MAX 999)

*Interest Flag--*

enter the value of the desired base for the interest year calculation. If the value is 0 a 360 day interest base will be used to calculate interest. If the value is 1 a 365 day interest base will be used to calculate interest. If the value is 2 a 360/365 day interest base will be used to calculate interest. This means 10% = rate quoted to customer.  $10\% / 360 = .0002778$  rate per day. This is applied to principal over 365 days and  $.0002778 \times 365$  is the interest earning days in the year. 10.14% becomes the effective interest rate.

(MAX 1)

*Estimated Annual R.E. Taxes--*

enter the estimated annual amount of real estate taxes you want figured into the loan payment and amortization.

(MAX 99,999.99)

*Annual Home Owners Insurance--*

enter the estimated annual amount of home owners insurance you want figured into the loan payment and amortization.

(MAX 99,999.99)

*Annual Other Insurance--*

enter the estimated annual amount of other insurance you want figured into the loan payment and amortization. This could be life, or disability, etc., that is computed annually.

(MAX 99,999.99)

*Disability Rate--*

enter the rate per \$1 of outstanding balance on the loan. This value should not exceed one. (MAX .999999)

*Insurance Payments per Year--*

enter the number of times the loan will be scheduled for insurance repayment in a given year. This value cannot exceed the frequency of repayment for principal and interest. (MAX 99.00)

*Number of Insurance Years--*

enter the total number of years the loan will be scheduled for repayment of insurance. This value cannot exceed

the years specified for the life of the loan. (MAX 99.00)

*Life Rate--*

enter the rate per \$1 of outstanding balance on the loan. This value should not exceed one. (MAX .999999)

*Insurance Payments per Year--*

enter the number of times the loan will be scheduled for insurance repayment in a given year. This value cannot exceed the frequency of repayment for principal and interest. (MAX 99.00)

*Number of Insurance Years--*

enter the total number of years the loan will be scheduled for repayment of insurance. This value cannot exceed the years specified for the life of the loan. (MAX 99.00)

*COMPUTE BUTTON--*

The compute button will perform a payout analysis and display it on your screen.

The payout analysis calculates the scheduled payment amount, the total interest owed, the total payout, the effective interest rate for the life of the loan, total insurances, total taxes, and the maturity date. The maturity date calculation will handle multiple payment frequencies. Payout information is based upon given input from the Data Entry Screen.

This procedure should be run prior to any amortization schedules, or unpredictable results will occur. If both the number of payments and the scheduled payment are given, the system will perform a payout analysis and amortization on the specified information.

Other related topics for the Balloon Loan Terms menu:

[Display Amortization Table](#)

[Print Amortization Table](#)

## Display Balloon Amortization Table

This function will display an amortization schedule on your monitor. It will give a breakdown for each payment of the principal, interest, disability insurance, life insurance, home owners insurance, other insurance, taxes, and resulting balance for the loan after each payment. Information displayed is based upon terms given in the Loan Input Data function. The complete amortization schedule for the Loan is displayed in a scrollable listbox.

Other related topics for the Balloon Loan Terms menu:

[Input Loan Data](#)

[Print Amortization Table](#)

## Print Balloon Amortization Table

This function will print an amortization schedule on your printer. It will give a breakdown for each payment of the principal, interest, disability insurance, life insurance, home owners insurance, other insurance, taxes, and the resulting balance for the loan after each payment. Information printed is based upon terms given in the Loan Input Data function. Totals for all categories are printed for each year, with grand totals. The schedules heading will print the loan origination date and the maturity date on each page with other data. The print amortization function will work through the Windows Print Manager. A setup dialog box is displayed first, to allow you to configure the printer. This print function can be cancelled through a dialog box before printing will begin.

Other related topics for the Balloon Loan Terms menu:

[Input Loan Data](#)

[Display Amortization Table](#)

The following functions are part of this menu:  
(Click on a topic for more information)

[Input Loan Data](#)

[Display Amortization Table](#)

[Print Amortization Table](#)



## Balloon Loan Example

Below is a sample Balloon Loan with parameters and how it is entered on the Balloon Loan input screen.

#### Parameters

- \* LOAN AMOUNT: \$50,000.00
- \* ANNUAL RATE: 10.00%
- \* AMORTIZATION PERIOD: 30 years
- \* BALLOON TERM: 5 years
- \* PAYMENT FREQUENCY: monthly
- \* INTEREST BASE: 360 days

#### Input Screen

- 1. LOAN AMOUNT: \$50,000.00
- 2. ANNUAL RATE: 10.00%
- 3. AMORTIZE PERIODS: 360  

This is because 30 years expressed with 12 payments per year is  $12 \times 30 = 360$  periods. This expression must match what you enter in item # 11 below for the payments per year. If your payments per year were entered as 24 and you wanted a 10 year amortization period, you would multiply  $24 \times 10 = 240$  periods.
- 4. SCHEDULED PAYMENT: 0  

Leave blank for system to calculate.
- 5. INSURANCE: 0  

Leave blank for this example.
- 6. ANNUAL REAL ESTATE TAXES: 0  

Leave blank for this example.
- 7. SKIP MONTHS: 0  

Leave blank for this example.
- 8. INTEREST FLAG: 0
- 9. PAYMENTS FOR BALLOON TERM: 60  

This is because you want the repayment schedule for then loan to be five years and the final payment to include remaining principal and normal accrued interest. This expression must match the payments per year below and be expressed in the same way.
  - a. if payments per year = 125 years for balloon term is:  
 $12 \times 5 = 60$ .

b. if payments per year = 24  
5 years for balloon term is:  
 $24 \times 5 = 120$ .

**10.LOAN DATE: Leave blank.**

The original date will automatically be  
made todays date if this is left blank.

**11.FIRST DUE DATE: Leave blank.**

The maturity date will automatically be  
be figured from todays date if this is  
left blank and no extra first payment  
interest will be computed.

**12.PAYMENTS PER YEAR: 12**

This indicates a monthly repayment cycle.

# Loan Example

Below is a sample Loan with parameters and how it is entered on the Loan input screen.

## Parameters

- \* LOAN AMOUNT: \$50,000.00
- \* ANNUAL RATE: 10.00%
- \* LOAN LIFE: 30 years
- \* DISABILITY INSURANCE TERM: 5 years
- \* DISABILITY INSURANCE RATE: .000348
- \* DISABILITY FREQUENCY: monthly
- \* LIFE INSURANCE TERM: 5 years
- \* LIFE INSURANCE RATE: .000247
- \* LIFE FREQUENCY: monthly
- \* ANNUAL TAXES: \$549.00
- \* PAYMENT FREQUENCY: monthly
- \* INTEREST BASE: 365 days

## Input Screen

- 1. LOAN AMOUNT: \$50,000.00
- 2. ANNUAL RATE: 10.00%
- 3. TOTAL PAYMENTS: 360
  - This is because 30 years expressed with 12 payments per year is  $12 \times 30 = 360$  periods. This expression must match what you enter in item # 14 below for the payments per year. If your payments per year were entered as 24 and you wanted a 10 year amortization period, you would multiply  $24 \times 10 = 240$  periods.
- 4. SCHEDULED PAYMENT: 0
  - Leave blank for system to calculate.
- 5. DISABILITY RATE: .000348
  - This is expressed as a rate per \$1 of outstanding balance on the loan. It will be considered to be renewable monthly based on the outstanding loan balance for that period.
- 6. DISABILITY PAY/YEAR: 12
- 7. DISABILITY YEARS: 5
- 8. LIFE RATE: .000247

This is expressed as a rate per  
\$1 of outstanding balance on the loan. It will  
be considered to be renewable monthly based on  
the outstanding loan balance for that period.

**9. LIFE PAY/YEAR: 12**

**10. LIFE YEARS: 5**

**11. ANNUAL REAL ESTATE TAXES: \$549.00**

Will be divided by payments per year.

**12. SKIP MONTHS: 0**

Leave blank for this example.

**13. INTEREST FLAG: 1**

This switch will determine if  
interest is figured based on a 360 day year,  
or a 365 day year. If the 365 day year is  
selected, this will affect the amount of the  
payment and how much interest is charged each  
month since the exact number of days are  
considered counting leap year.

**14. PAYMENTS PER YEAR: 12**

This is because you want the repayment  
schedule for then loan to be monthly.

This expression must match the total  
payments above and be expressed in the  
same way.

a. if payments per year = 12

30 years for total payments is:

$30 \times 12 = 360$  total payments.

b. if payments per year = 24

10 years for total payments is:

$10 \times 24 = 240$  total payments.

**15. LOAN DATE: Leave blank.**

The original date will automatically be  
made todays date if this is left blank.

**16. FIRST DUE DATE: Leave blank.**

The maturity date will automatically be  
be figured from todays date if this is  
left blank and no extra first payment  
interest will be computed.

# Registration Form

(To print this form select File | Print Topic from the Help Menu bar above)

**PROGRAM: "FINCALC" for Windows <s/w>**

**Mail to:**

**Joe Piedimonte  
3609 S. 10th Street Ct.  
Blue Springs, MO 64015**

**Your Name:**

**Company:**

**Address:**

**City,State,Zip:**

**Daytime Phone No:(    )**

**PLEASE SEND ME:**

_____ copies of FINCALC @ \$20.00 each	\$
shipping & handling(each copy) @ \$ 3.00	\$
TOTAL AMOUNT ENCLOSED	----- \$

**-->PLEASE MAKE CHECKS PAYABLE TO: JOE PIEDIMONTE<--**

**Disk Size & System:   \_\_ 5 1/4"   \_\_ 3 1/2"   \_\_ WIN 95   \_\_ WIN 3.1**

**Where did you hear about this program?**

**Comments/Questions/Suggestions:**

# Registration Information

This program version is distributed as SHAREWARE, and the user is granted a limited license to evaluate the program. If you find the program useful and you wish to continue using it, please register by completing the registration form (which can be printed by selecting the File|Print Topic command, on the Help Window from the Main Window of "Fincalc" under Help|Registration Form). Send the completed form with the \$20.00 registration fee (plus \$3.00 S/H) to:

Joe Piedimonte  
3609 S. 10th Street Ct.  
Blue Springs, Missouri 64015

VISA & MASTERCARD Purchasing is available!!!  
Just call NORTHSTAR SOLUTIONS 1-800-699-6395  
from 10:00am to 10:00pm EST. Have ready this  
Program Name, Version, Card Number, Expiration  
and desired diskette size. I will forward the  
final copy upon your registration with them.

Registration will entitle you to a licensed copy of the latest version and special upgrade prices on future releases of the program.

The user is granted permission to make unlimited copies of the demo program and distribute those copies as long as all files are copied intact and no fee is charged for the program.

"FINCALC" is written by Joe Piedimonte and all rights are reserved. No warranties are made, either expressed or implied, with respect to the software, its fitness for any particular purpose, or its documentation. This product is sold "as is."





## **Windows Keys**

Choose from the following list to review the keys used in Windows:

[Cursor Movement Keys](#)

[Dialog Box Keys](#)

[Editing Keys](#)

[Help Keys](#)

[Menu Keys](#)

[System Keys](#)

[Text Selection Keys](#)

[Window Keys](#)

## Cursor Movement Keys

Key(s)	Function
DIRECTION key	Moves the cursor left, right, up, or down in a field.
End or Ctrl+Right Arrow	Moves to the end of a field.
Home or CTRL+Left Arrow	Moves to the beginning of a field.
PAGE UP or PAGE DOWN	Moves up or down in a field, one screen at a time.


## Dialog Box Keys

Key(s)	Function
TAB	Moves from field to field (left to right and top to bottom).
SHIFT+TAB	Moves from field to field in reverse order.
ALT+letter	Moves to the option or group whose underlined letter matches the one you type.
DIRECTION key	Moves from option to option within a group of options.
ENTER	Executes a command button. Or, chooses the selected item in a list box and executes the command.
ESC	Closes a dialog box without completing the command. (Same as Cancel)
ALT+DOWN ARROW	Opens a drop-down list box.
ALT+UP or DOWN ARROW	Selects item in a drop-down list box.
SPACEBAR	Cancels a selection in a list box. Selects or clears a check box.
CTRL+SLASH	Selects all the items in a list box.
CTRL+BACKSLASH	Cancels all selections except the current selection.
SHIFT+ DIRECTION key	Extends selection in a text box.
SHIFT+ HOME	Extends selection to first character in a text box.
SHIFT+ END	Extends selection to last character in a text box

## Editing Keys

Key(s)	Function
Backspace	Deletes the character to the left of the cursor. Or, deletes selected text.
Delete	Deletes the character to the right of the cursor. Or, deletes selected text.

## Help Keys

Key(s)	Function
F1	<p>Gets Help and displays the Help Index for the application. If the Help window is already open, pressing F1 displays the "Using Windows Help" topics.</p> <p>In some Windows applications, pressing F1 displays a Help topic on the selected command, dialog box option, or system message.</p>
SHIFT+F1	<p>Changes the pointer to  so you can get Help on a specific command, screen region, or key. You can then choose a command, click the screen region, or press a key or key combination you want to know more about.</p> <p>(This feature is not available in all Windows applications.)</p>

## Menu Keys

Key(s)	Function
Alt	Selects the first menu on the menu bar.
Letter key	Chooses the menu, or menu item, whose underlined letter matches the one you type.
Alt+letter key	Pulls down the menu whose underlined letter matches the one you type.
LEFT or RIGHT ARROW	Moves among menus.
UP or DOWN ARROW	Moves among menu items.
Enter	Chooses the selected menu item.

## System Keys

The following keys can be used from any window, regardless of the application you are using.

Key(s)	Function
Ctrl+Esc	Switches to the Task List.
Alt+Esc	Switches to the next application window or minimized icon, including full-screen programs.
Alt+TAB	Switches to the next application window, restoring applications that are running as icons.
Alt+PrtSc	Copies the entire screen to Clipboard.
Ctrl+F4	Closes the active window.
F1	Gets Help and displays the Help Index for the application. (See <a href="#">Help Keys</a> )

## Text Selection Keys

Key(s)	Function
SHIFT+LEFT or RIGHT ARROW	Selects text one character at a time to the left or right.
SHIFT+DOWN or UP	Selects one line of text up or down.
SHIFT+END	Selects text to the end of the line.
SHIFT+HOME	Selects text to the beginning of the line.
SHIFT+PAGE DOWN	Selects text down one window.  Or, cancels the selection if the next window is already selected.
SHIFT+PAGE UP	Selects text up one window.  Or, cancels the selection if the previous window is already selected.
CTRL+SHIFT+LEFT or RIGHT ARROW	Selects text to the next or previous word.
CTRL+SHIFT+UP or DOWN ARROW	Selects text to the beginning (UP ARROW) or end (DOWN ARROW) of the paragraph.
CTRL+SHIFT+END	Selects text to the end of the document.
CTRL+SHIFT+HOME	Selects text to the beginning of the document.



## Window Keys

Key(s)	Function
ALT+SPACEBAR	Opens the Control menu for an application window.
ALT+Hyphen	Opens the Control menu for a document window.
Alt+F4	Closes a window.
Alt+Esc	Switches to the next application window or minimized icon, including full-screen programs.
Alt+TAB	Switches to the next application window, restoring applications that are running as icons.
Alt+ENTER	Switches a non-Windows application between running in a window and running full screen.
DIRECTION key	Moves a window when you have chosen Move from the Control menu. Or, changes the size of a window when you have chosen Size from the Control menu.



