

# Money Math™ , v2.0, Financial Analysis Tools for Windows

Money Math for Windows brings you a powerful set of financial analysis tools in one small package. No need for a different program for each calculation you want to do. Money Math has 17 different dialog boxes that perform all of the 56 financial calculations listed below! This is only half the story. In the section below titled "How Money Math works", we unveil a simple new way to make financial calculations. Extensive context-sensitive Windows help and is available to guide you. Your calculation results can easily be edited, printed, or saved to a file . **Money Math gets financial mathematics under control!**

## What Money Math can do:

Amortization Schedule	Debentures	NOW Checking accounts
Add Days to a Date	Discounted Notes	Prepay Mortgage
Add Months to a Date	Federal Funds	Project Proposal Economics
Annuities with Unequal Payments	First Mortgage Bond	Promissory Notes
Balloon Loans	General Annuities	Purchase a Mortgage
Bank loans	Home Equity Loans	Refinance a Mortgage
Bank Savings Accounts	Home Mortgages	Rent
Bankers Acceptance	Income from Savings	Retirement Income
Bonds, Convertible	Installment Payments	Savings
Bonds, Corporation	Insurance	Second Mortgages
Bonds, Municipal	Lease	Short term loans
Bonds, US Treasury	Life Expectancy (IRS)	Sinking fund
Bonds, Zero Coupon	Loan Amortization Schedule	Subtract Days from a Date
Capital Investment Evaluation	Loans	Subtract Months from a Date
Certificate of Deposit (CD)	Money Market accounts	Treasury Bills
Commercial Paper	Months between Dates	Trusts
Credit Unions	Mortgage Early Payoff	US Treasury Notes
Day of Week of a Date	Mortgage Purchase	Zero Coupon Bonds
Days between Dates	Mortgage Refinancing	

## How Money Math works:

Several variables are associated with each of the calculations listed above. One of these variables that you want will be the unknown. Money Math allows you to individually select the unknown and then enter the known variables to complete the calculation. This is hard to explain in words. Let's do an example.

Suppose you are getting ready to purchase an automobile and you have found a beauty that costs \$14,400. You want to finance \$13,000 of the purchase through your credit union that charges 9% interest on a 60 month loan. Before you can commit to the deal, you want to know what the monthly payment would be. From the Money Math, "Calculations" menu, select, "Annuities", then, "Loan". Enter the following numbers in the dialog box that appears:

- o Number of Payments: 60
- o Annual Rate (%): 9
- o Present Value (\$): 13000
- o-> Periodic Payment (\$): (Select as Unknown)

Now, press the "Calculate" button and you get an answer of \$269.86. Wow! You were hoping for a payment around \$200 a month. **Here is what makes Money Math different!** How much could you finance by paying only \$200 a month? Just select "Present Value" for the unknown and change the "Periodic Payment" to \$200 as shown below:

- o Number of Payments: 60
- o Annual Rate (%): 9
- o-> Present Value (\$): (Select as Unknown)
- o Periodic Payment (\$): 200

Press the "Calculate" button again and you get an answer of \$9634.67 for the amount you can finance with a monthly payment of \$200. **You can select any of the four variables as the unknown!** This is how Money Math works. A simple new way to make financial calculations!

## Money Math Calculation and Worksheet menu items:

Money Math can do the following generic calculations. This group of calculations can do all of the problems required in a course on "Financial Mathematics". By combining multiple calculations of this type, one can do extremely complex financial analysis.

### Calculations Menu

- |  |                               |
|--|-------------------------------|
| Annuities: Loan, Save, Lease, Sinking Fund | Date Arithmetic               |
| Bank Discount                              | Discounted Cash Flow          |
| Bonds: Corporate, Treasury                 | Loan Amortization (Schedules) |
| Certificate of Deposit                     | Simple Interest               |
| Compound Interest                          |                               |

Using specialized Worksheets, Money Math performs multiple generic calculations to do the following complex tasks:

### Worksheets Menu

- |   |                    |
|---|--------------------|
| Income from Savings (Retirement Planning) | Purchase Mortgage  |
| Prepay Mortgage                           | Refinance Mortgage |

Prepaying and refinancing mortgages are great ways to save money. But, how much will you save? You can even lose money by entering into these programs without proper analysis! Money Math will tell you what your savings will be and you can test a number of trial situations to enhance your position.

Drawing income from your savings for retirement can leave you short in the later years if it is not properly planned. This menu item includes adjustment for inflation and makes sure you do not exceed IRS regulations for taking distributions from IRA's or 401-K plans.

Install Money Math from the Windows 3.1 Program Manager, "File" menu by selecting, "Run" and typing "A:INSTALL" or install Money Math from the Windows95, "Start" menu by selecting, "Run" and typing "A:INSTALL". Use B:INSTALL if the disk is in the B drive.

Get a copy of Money Math today to help guide your finances and help you plan wisely for the future of you and your family. Money Math runs on Windows 3.1, 3.11, and Windows95. Registration is \$26 plus \$4 for shipping and handling.