Contents

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 occured. (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 percent-age 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 percent-age 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.XXXXX)

Markup Percent--
enter the desired markup percent expressed as a decimal. (MAX 99.XXXXX)

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 perecentage rate
desired before compounding occured.
(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 perecentage 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:

Present Value of Regular Deposit

Present value of a regular deposit, (i.e., of an 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:

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 continuosly 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 seperate 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 amoritization 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 fot 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
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 X 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 amout 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 amout of
home owners insurance you want figured
into the loan payment and amortization.
(MAX 99,999.99)
Annual Other Insurance--
enter the estimated annual amout 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
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 proceedure should be run prior to any
amortization schedules, or unpredictable
results will occurr.

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:

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 amoritization 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 x 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 fot 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
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 X 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 amout 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 amout of
home owners insurance you want figured
into the loan payment and amortization.
(MAX 99,999.99)
Annual Other Insurance--
enter the estimated annual amout 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
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 proceedure should be run prior to any
amortization schedules, or unpredictable
results will occurr.   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:

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 X 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 X 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 = 12
   >> 5 years for balloon term is:
   >> 12 X 5 = 60.

b. if payments per year = 24
5 years for balloon term is:
24 X 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 X 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 X 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. **DISABLITY PAY/YEAR: 12**
7. **DISABLITY YEARS: 5**
8. **LIFE RATE: .000247**
   This is expressed as a rate per

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 X 12 = 360 total payments.**
> **b. if payments per year = 24**
> > **10 years for total payments is:**
> > **10 X 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.

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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	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.
	In some Windows applications, pressing F1 displays a Help topic on the selected command, dialog box option, or system message.
SHIFT+F1	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.
	(This feature is not available in all Windows applications.)

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 Help Keys)

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.