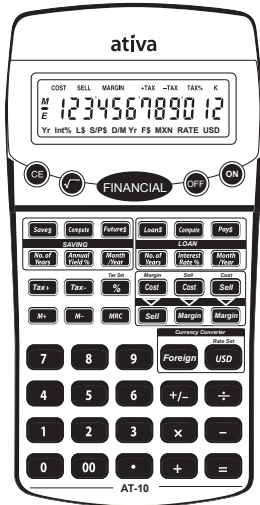# ativa

Financial Calculator
Model AT-10

Operation Manual

**Your Financial Calculator is designed to be reliable and easy to use.
This manual will provide clear instructions for all product functions.**

An Affordable, 12-Digit Multi-function Calculator with Built-in Software Components.

Features
- Calculate the Time and Value of Money (Savings, Automobile and Mortgage Loans).
- Interest Calculations
- Business Profit analysis (cost, sell & margin)
- Currency conversions
- Tax Calculations
- Savings Calculations
- Built-in 3-key Memory Functions
- Auto Power-Off -- Turns Unit off After 5 Minutes Idle
- Slip Cover -- Slips the Unit Out of the "Base", Reverse it, and Slide it Back in the Base to Store.
- Integrated Flip-Down Stand, for Easy Viewing Adjustment

Getting Started

Note: Your Calculator is powered with a long-life, Lithium battery to assure uninterrupted service.
(See "Battery Replacement" below for change-out procedure.)

Power On and Off

[**ON**] Pressing this key and holding it a second turns the calculator on. This key is also used to clear all calculations, which is accomplished with a tap.

[**OFF**] Turns the calculator off. The unit also has an auto power-off feature which turns the unit off after 5 minutes of non-use.

[**CE**] Tapping this key clears only the last entry without clearing the problem.

Battery Replacement

1. Slide the unit out of its case and turn the unit over, face down.

2. Use a small head screwdriver to loosen two screws on battery compartment cover and remove the cover (see diagram).

3. Use a small head screwdriver to push up old battery. (see diagram)

4. Replace the lithium battery (CR-2025), making sure the positive (+) side is up.

5. Replace the cover and screws.
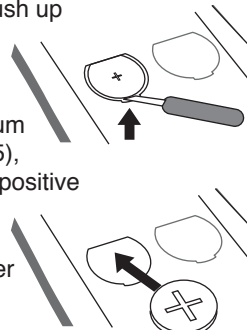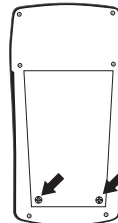
Note: The Lithium battery in this calculator should be replaced approximately every 2 years.

Calculating the Time Value of Money
Savings calculations

No. of Years	Number of years	Save $	Monthly installment
Annual Yield %	Annual yield	Compute	Calculate
Month /Year	Number of compound periods a year	Future $	Future value

How much money will I have if I save $150 a month at 4% for the next 10 years?

Save $150 a month	150	**[Save $]**
For 10 years	10	**[No. of Years]**
At 4% interest rate	4	**[Annual Yield %]**
Making 12 payments a year	12	**[Month/Year]**
Press--	**[Compute] [Future$]**	$22' 161.10

Loan calculations

No of Years	Number of years	Loan $	Mortgage amount
Interest Rate %	Interest rate	Compute	Calculate
Month /Year	Number of compound periods a year	Pay $	Monthly payment

Calculating an automobile loan
You have your eye on a new car.
The cost of the car is $22,000, and your down payment will be $5,000.
You will be financing $17,000 at 8%.
What will your payments be?

Automotive Loan	$17,000	**[Loan $]**
Number of years to pay	5	**[No. of Years]**
Interest Rate	8%	**[Interest Rate%]**
12 payments a year	12	**[Month/Year]**
Press--	**[Compute] [Pay$]**	$344.70

Loan Calculations
Calculating a mortgage
You are buying a $120,000 Town House.
Your down payment is 10% ($12,000), and you will be financing $108,000 at 8% for 30 years.
What is your payment?

Home Loan of	$108,000	**[Loan $]**
Number of years to pay	30	**[No. of Years]**
Interest Rate	8%	**[Interest Rate %]**
12 payments a year	12	**[Month/Year]**
Press--	**[Compute] [Pay$]**	$792.47

A word about mortgage payments (PITI)
A mortgage payment will include the mortgage payment principal and interest, in this case $792.47. It will also include the monthly real estate taxes and insurance payment (Divide the annual rate by 12 to get the monthly rate).

For Example:
Annual taxes at $2,400, and annual insurance at $600 = $200 monthly tax payment + a $50 monthly insurance payment. Adding these to the total payment of $792.47 give us a total monthly payment of $1,042.47 (This is called **P**rincipal + **I**nterest + **T**axes + **I**nsurance or **PITI**.)

How to compute the mortgage payment you can afford

Industry guidelines indicate that a consumer should spend about 28% of his monthly income on housing. If your combined family monthly income is $6,000, you can afford a mortgage payment (PITI) of $1,680. (Other payments. like credit card and car payments, installment loans, etc., should not exceed 36% of your gross family monthly income.)

$6,000	**[X]**	28	**[%]**	$1'680

How much loan can I get with a PITI of $1,680

Enter Payment	$1,680	**[Pay $]**
Number of years to pay	30	**[No. of Years]**
Interest Rate	8%	**[Interest Rate%]**
12 payments a year	12	**[Month/Year]**
Press--	**[Compute] [Loan $]**	$228'956.27

Simple Arithmetic Calculations

[+], [-], [X], [÷] and **[=]** are the standard function keys.

Press the Equal key **[=]** to obtain the result of an operation.
If the wrong function key is pressed during an operation, pressing the correct key will cancel the previous function.
Here is an example of addition:
9 **[+]** 9 **[=] 1**8

Working with Percentages
Calculating percentages is easy with your AT-10.

What percentage of 211 is 40?
40 **[÷]** 211 **[%]** 18.9573459715%

What is 37% of 931?
931 **[X]** 37 **[%]** 344.47

Working with the Memory
The memory functions of this calculator are accessed with 3 keys:

• To store data in memory **[M+].**

• To subtract data from memory **[M-].**

• And finally, to recall stored memory **[MRC].**

Tapping **[MRC]** once displays the data stored in memory.

Tapping **[MRC]** twice clears all data stored in memory.

*(You will note the memory symbol **"M"** disappears from the calculator display when the memory is cleared.)*
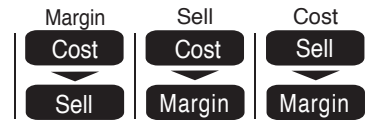
Finding a Square Root

To find a square root, enter the number and press the square root key.

620 **[√] [=]** 24.8997991959

Business Calculations
Profit Analyzer

Margin	Sell	Cost
Cost	Cost	Sell
Sell	Margin	Margin

Your calculator can handle standard business calculations, such as determining the **Gross Profit Margin;** how to set selling prices, and how to calculate costs, such as dealer cost.

(Note: Pay special attention to the keys used below to be certain you are selecting the proper key for your desired function)

Calculating the Gross Profit Margin

You bought stock for $10 a share	10	Margin **[Cost]**
You sold it for $15 a share	15	**[Sell]**
Your Gross profit margin is		33.3333333333%

Determining the Selling Price

You bought an investment property for $130,000	130000	Sell **[Cost]**
You would like to make a 15% profit	15	**[Margin]**
The selling price should be		152'941.17647

Determining Cost (E.g., a Dealer's Cost)

You know the car has an MSRP of $35,000	35000	Cost **[Sell]**
You estimate the dealer's profit to be 15%	15	**[Margin]**
The Dealer's cost is estimated at		$29'750

Currency Exchange

To determine a currency exchange rate, you need to enter the current exchange rate value.

For example, if the Euro was currently pegged at 1 Foreign = 0.9822 of the U S Dollar, here is how you would do the calculations:

1. Select and hold down the **[USD]** key until "0" shows.

2. Enter the USD value (0.9822).

3. Press the **[USD]** key setting the value.

How much is $150 in the Euro currency?

Enter 150 Press **[USD]**

Press **[Foreign]** 152.72

How much is 275 in the Euro currency worth in U S Dollars?

Enter 275 Press **[Foreign]**

Press **[USD]** $270.11

Tax Calculations

To perform a tax calculation, program your calculator with the tax rate by pressing and holding the **[%]** key until "0" is displayed.
If, for example, the Tax Rate is 3.75%, enter that value. And press the **[%]** key again.
Now the tax rate is set.

If a dinner bill is $120.00 how much is the total bill including 3.75% tax?

Enter 120 **[Tax+]**	124.5
Enter **[Tax+]** again to see the amount of tax paid	4.5

Your credit card charge is $138.00. How much was the bill before tax was added in?

Enter 138 **[Tax-]**	133.012048192
Enter **[Tax-]** again to see the amount of tax paid	4.9879518072

Troubleshooting

Problem:
Nothing is displayed on the LCD display.

Solution:
Check that the battery is fresh and placed correctly.

Batteries
After removing the battery from the calculator, put it in a safe place where it will not get into the hands of small children and accidentally swallowed.

Never charge batteries, try to take batteries apart. Do not disposal of batteries in fire, batteries may explode or leak.

Remove the battery if you do not plan to use the calculator for a long time.

Care and Maintenance
Keep this unit dry. Avoid dropping the calculator.

If it gets wet, wipe it dry before use.
Do not clean with harsh solvents or detergents.

Wipe clean with a soft slightly damp cloth.