

Set the calculator to Financial Mode	Set by default	MODE 0
Set to 9 decimal places	2ND FORMAT 9 ENTER 2ND QUIT	SETUP 0 0 9
Set to floating-decimal format	Setting to 9 decimals also sets to floating-decimal format	SETUP 0 2
Set to Algebraic operating system	2ND FORMAT DEC - ↓ DEG ↓ US ↓ US ↓ Clu 2ND SET AOS	
Store and recall from the memory	STO Press any digit from 0 to 9 to store a value in that digit RCL Press any digit from 0 to 9 to recall a value from that digit	H STO Press any letter from A to H, M, or X to Z to store a value in that letter Q RCL Press any letter from A to H, M, or X to Z to recall a value from that letter
Clear the memory and the display	2ND MEM 2ND CLRWORK	2nd F M-CLR
Clear the display	CE/C	ON/C
Clear the TVM worksheet	2ND CLR TVM	2nd F CA
Clear the Worksheets	2ND CLRWORK	2nd F CA
Close a worksheet	2ND QUIT	ON/C
Set the TVM worksheet to BGN or END mode	2ND BGN 2ND SET	2nd F BGN/END
Open the date worksheet	2ND DATE	X DATE
Enter the first date	Enter date 1 as mm.ddyy ENTER	Enter date 1 as mmddyyyy 2 ENT
Enter the second date	↓ Enter date 2 as mm.ddyy ENTER	↓ Enter date 2 as mmddyyyy 2 ENT
Compute the days between dates	↓ OPT	↓ COMP
Record TVM Values		
Number of compounding periods	Enter Value N	Enter Value N
Nominal interest rate	Enter Value I/Y as a %	Enter Value I/Y as a %
Number of payments per year	2ND P/Y Enter Value ENTER	2nd F P/Y Enter Value 2 ENT
Compounding frequency	2ND P/Y ↓ C/Y - ENTER	2nd F P/Y ↓ Enter Value 2 ENT
Present value	Enter Value PV	Enter Value PV
Size of the periodic payment	Enter Value PMT	Enter Value PMT
Future value	Enter Value FV	Enter Value FV
Compute an unknown TVM variable	OPT Press the variable key	COMP Press the variable key
Recall a TVM variable	RCL Press the variable key	Q RCL Press the variable key
Calculate the Effective Interest Rate		
Enter the nominal interest rate (%)	2ND ICONV Enter j ENTER	Enter CY (j,y) Enter j
Enter the compounding frequency	↑ Enter CY ENTER	2nd F → EFF
Compute the effective interest rate	↑ OPT	

TEXAS INSTRUMENTS BAI Plus

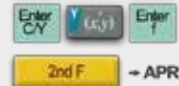
SHARP EL-738

Calculate the Nominal Interest Rate

Enter the effective interest rate

Enter the compounding frequency

Compute the nominal interest rate



Amortization Worksheet

Open the worksheet

Enter the number of the starting payment

Enter the number of the ending payment

Principal balance after payment in P2

Total principal paid from P1 to P2

Total interest paid from P1 to P2



Cash Flow Worksheet

Opens the worksheet

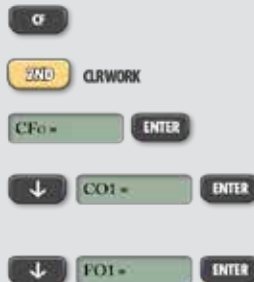
Clears the worksheet

Enter initial cash flow

Enter first cash value/group of cash flows

Enter FO as the number of occurrences

Continue for further cash values/groups of cash flows



Calculate the NPV

Press NPV

Enter the interest rate per period

Compute the NPV



Calculate the IRR

Press IRR and CPT



Bond Worksheet (BAII PLUS)

Opens the worksheet

Clear the worksheet

Enter the settlement date

Enter the coupon rate (%)

Enter the redemption date

Enter the redemption value

Press 2ND and SET for ACT

Press 2ND and SET for 2/Y

Enter the yield rate (%)

Market quotation

Accrued Interest



Bond Worksheet (SHARP EL-738)

Open the worksheet

Clear the worksheet

Enter the coupon rate (%)

Enter the redemption value

Enter the settlement date

Enter the redemption date

Enter 2 for 2 coupons per year

Enter the yield rate

Press 2nd F and 360/ACT

Market quotation

Accrued Interest

