



HP-41C

Financial Decisions Pac

Quick Reference Card

Executing Programs

Getting Started: Select program name (NAME) from this card or catalog 2 (after plugging in module). Press **XEQ** **ALPHA**, spell out program name and press **ALPHA** again.

User Prompts (?)

Alpha Prompts: Denoted by one or two words followed by a lone question mark (?). (e.g., **BEGIN?**) Unless otherwise indicated below, answer with a N **R/S** for *no* and Y **R/S** (or **R/S** alone) for *yes*.

Data Prompt: Denoted by an equal sign (=) and a question mark (?).

- **DATA1=?** Key in requested value and press **R/S**.

- **DATA1=(Value)?** If displayed value is correct, press **[R/S]**. If displayed value is not correct, key in correct value and press **[R/S]**.

CLR? Standard alpha prompt at beginning of most programs. Suppresses retrieval of extraneous values by data prompts.

Printer

Use printer with switch in MAN position.

[CF] 10 to suppress printing of prompts.

Compound Interest Solutions: MONEY

MINIMUM SIZE 015

BEGIN? Does the 1st payment occur at the beginning of 1st period?

END? Does the 1st payment occur at the end of the 1st period?

[A] Compute or store N.

[B] Compute or store I.

[C] Compute or store PV.

[D] Compute or store PMT.

[E] Compute or store FV.

[A] Multiplies N by 12.

[B] Divides I by 12.

[C] Toggle between BEGIN and END.

[D] List values.

[E] Clears memories.

Internal Rate of Return: IRR

MINIMUM SIZE 017

GROUPS? Are the cash flows to be entered as groups?

TOTL GROUPS=? How many groups?

TOTL CFS=? How many individual cash flows are to be entered?

CF AMT=? What is the amount of the cash flow? Use sign convention.

NO. CFS=? How many cash flows?

CF CHANGES? Do you wish to review or change any cash flows?

Modified Internal Rate of Return: MIRR

MINIMUM SIZE 017

GROUPS? Are the cash flows to be entered as groups?

TOTL GROUPS=? How many groups?

TOTL CFS=? How many individual cash flows are to be entered?

CF AMT=? What is the amount of the cash flow? Use sign convention.

NO. CFS=? How many cash flows?

SAFE RATE=?

What is safe liquid rate of return?

RISK RATE=?

What is the "risky" rate of return?

CF CHANGES?

Do you wish to review or change any cash flows?

Net Present Value: NPV

MINIMUM SIZE 017

GROUPS? Are the cash flows to be entered as groups?

TOTL GROUPS=? How many groups?

TOTL CFS=? How many individual cash flows are to be entered?

CF AMT=? What is the amount of the cash flow? Use sign convention.

NO. CFS=? How many cash flows?

DSCNT RATE=? What is the discount rate?

CF CHANGES? Do you wish to review or change any cash flows?

Loan Amortization Schedules: AMORT

MINIMUM SIZE 013

To use **MONEY** values for **AMORT**, do not clear memories (**CLR?**) at beginning of **AMORT**.

I=? What is periodic interest rate (%)?

PV=? What is amortized amount?

PMT=? What is amortization payment?

END? Does the 1st payment occur at the end of the 1st period?

BEGIN? Does the 1st payment occur at the beginning of the 1st period?

P1=? What is first payment for the beginning of the schedule or summary?

P2=? Last payment?

SCHEDULE? No (N) yields a summary from P1 to P2 and BAL at P2.



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Depreciation Schedules:

SL, DB, SOYD

MINIMUM SIZE 015

DEP AMT =?	Depreciable (book, basis) amount?
LIFE =?	Asset life?
SAL =?	Asset salvage value?
MONS YR1 =?	How many months to the end of the first calendar or accounting year?
P1 =?	First month for schedule or summary.
P2 =?	Last month.
DB% =?	What is the declining balance factor?
X-OVER ?	Is crossover from declining balance to straight line desired?

Bonds: BOND

MINIMUM SIZE 025

CLR ?	Clear data (if desired).
<input type="checkbox"/> A	Clear data.
<input type="checkbox"/> B	Calendar basis (360 or 365).
<input type="checkbox"/> C	Coupon period (ANN or SEMI)

<input type="checkbox"/> D	Redemption time (CALL or MAT).
<input type="checkbox"/> E	Tax basis (BTAX or ATAX).
<input type="checkbox"/> A	Store settlement date.
<input type="checkbox"/> B	Store maturity date.
<input type="checkbox"/> C	Store coupon rate.
<input type="checkbox"/> F	Store call price.
<input type="checkbox"/> G	Store income tax rate.
<input type="checkbox"/> H	Store capital gains tax rate.
<input type="checkbox"/> I	Convert to 32 ^{nds} and store in price.
<input type="checkbox"/> D <input type="checkbox"/> R/S	Store or calculate price and accrued interest.
<input type="checkbox"/> E	Store or calculate yield.
<input type="checkbox"/> J	List toggle status.

Days Between Dates: DAYS

MINIMUM SIZE 018

DATE1 =?	Beginning date? MM.DDYYYY. ¹
DATE2 =?	Ending date?
360? or 365?	Calendar year?

¹ DD.MMYYYY if European display mode is set.

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