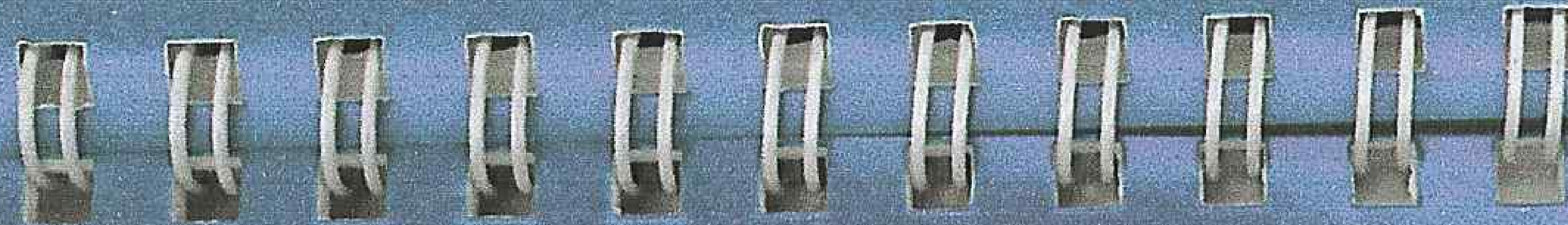


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MODEL 81

HEWLETT-PACKARD
Quick Reference Guide

IMPORTANT

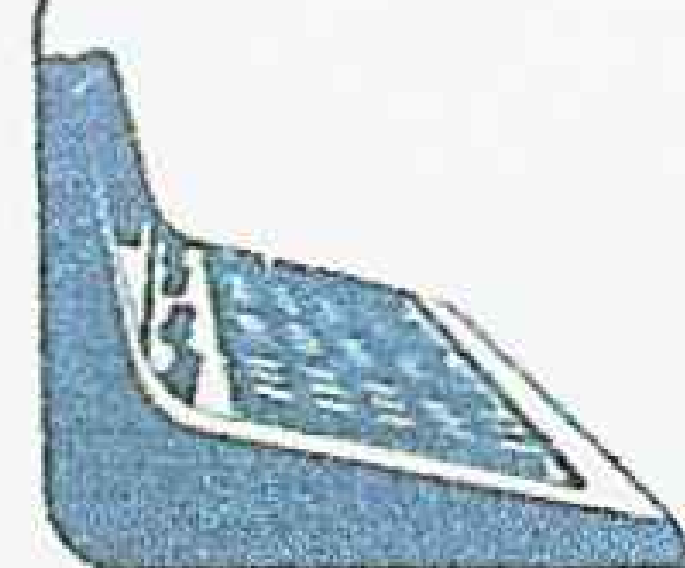
If you have just received your HP-81, please follow the instructions in Appendix A of the Operating Guide when switching the calculator ON.

For more information on each HP-81 operation, refer to the same chapter and topic in your Operating Guide.

MODEL 81

Quick Reference Guide

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3 INTEREST & REBATE <i>p. 13</i>	4 ANNUITIES <i>p. 25</i>
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CONTENTS

BASIC INSTRUCTIONS 1



Arithmetic Operations

To solve simple arithmetic problems between two numbers:

- 1) Key in the first number, press **SAVE↑**
- 2) Key in the second number, press **+**, **-**, **x**, or **÷**.

NOTE

Multiplication and division answers are printed and displayed, while addition and subtraction answers are only displayed to facilitate chain calculations. To print the current answer, press **◇**.

To perform chain calculations, only the first number need be entered by pressing **SAVE↑**. Then each successive number can be keyed in and followed by the desired arithmetic operation.

Negative Numbers

To enter a negative number, key in the number and press CHS

To change the sign of the current answer, press CHS.

Clearing

To erase the number just keyed in, press CE.

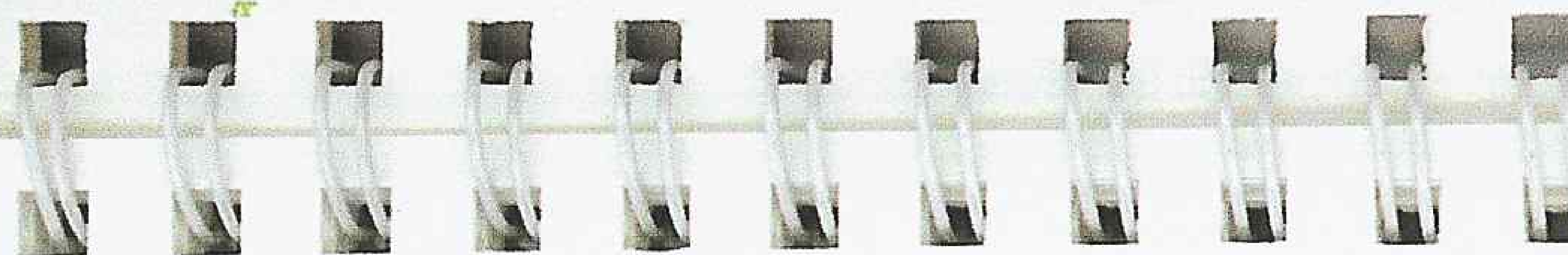
To erase almost everything except 'constant' storage, press CLEAR.

To erase everything, switch the HP-81 OFF and then ON.

The Key

Many HP-81 keys have an alternate function which is shown in green on the front-side of each key. To perform the alternate function, press the  key before pressing the associated key; for example:

 . Alternate functions are shown as   in this Guide.



Storage Registers

The HP-81 has 20 storage registers, numbered from 0 through 19. Register 0 is *always* reserved for 'constant' storage, while all other registers are used by one or more calculator routines (see 'Storage Registers' in the Operating Guide).

For example, to store a number in registers 0 and 10, key in the number, press STO 0 and STO 10.

To use the stored number in a problem, press RCL 0 or RCL 10 instead of keying in the number.

To list the contents of all storage registers, press  PRD.

Rounding

The HP-81 rounds numbers to two decimal places when switched ON.

To round-off printed (and displayed) numbers to another format, press  followed by a numerical key between 0 and 6.

To print (and display) numbers in 'scientific notation', press  followed by 7, 8, or 9.

NOTE

Round-off affects only the printer and display, *except* for payment, depreciation and amortized loan schedules, rebate calculations, and accumulated interest calculations. For those operations, each intermediate result is rounded according to the currently set format.

Automatic Decimal Point

To have the calculator automatically enter a decimal point when you key in each number, leave the DECIMAL key up (on).

To switch off this automatic feature, switch the DECIMAL key down. Now decimal points must be entered manually.

Error Indication

An improper or illegal operation is indicated by a printed 'note' and a flashing display (if installed). A list of Error Notes is at the back of this booklet.

GENERAL FUNCTIONS 2

Constant Storage and Arithmetic *page 7*

Percentage Calculations *page 7*

Exponentiation *page 9*

Square Root *page 10*

Logarithms *page 10*

Calendar Functions *page 10*

Constant Storage and Arithmetic

To store a number as a constant (K), key in the number and press STO 0.

To use the constant in a problem, press RCL 0 instead of keying in the number.

To multiply a number by the stored constant, key in the number and press $\times K$.

To divide a number by the stored constant, key in the number and press $\div K$.

Percentage Calculations

To find the percentage amount of a number:

- 1) Key in the base number, press SAVE↑
- 2) Key in the percentage (as a %), press % ⬥.

To find the percentage difference between two numbers:

- 1) Key in the **base (reference) number**, press **SAVE↑**
- 2) Key in the **second number**, press **Δ% ◇**.

To add a series of numbers and find the percentage that each entry is of the total (up to 18 entries can be made):

- 1) Key in the **number of entries**, press **n**
- 2) Key in the **first entry**, press **STO 1**
- 3) Key in the **next entry**, press **STO 2**
(continue)
- 4) Key in the **tenth entry**, press **STO · 0**
- 5) Key in the **eleventh entry**, press **STO · 1**

- 6) After all entries are stored, press **EXT () 9**.

To find the net cost of an item:

- 1) Key in the **retail price**, press **SAVE↑**
- 2) Key in the **profit margin (as a %)**, press **% —**.

To add a percentage amount to a number:

- 1) Key in the **base number**, press **SAVE↑**
- 2) Key in the **percentage (as a %)**, press **% +**.

Exponentiation

- 1) Key in the **positive base number**, press **SAVE↑**
- 2) Key in the **power (exponent)**, press **Y^x**.

Square Root

10

To find the square root of any positive number, key in the number and press $\sqrt{x}$.

Logarithms

To find the common log ($\log_{10}$) of a number, key in the base number and press LOG.

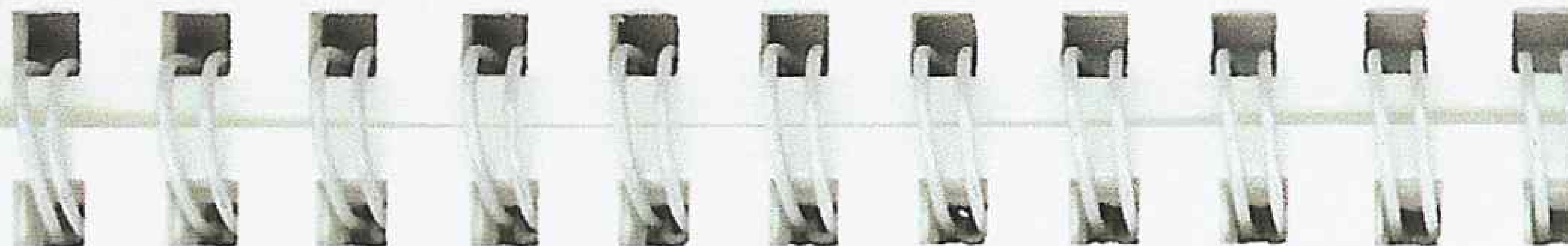
To find the antilog₁₀,

Press 10 SAVE↑ Key in the $\log_{10}$ value, press Y^x .

Calendar Functions

Date Entry Format

Enter dates in "month-day-year" sequence (i.e., mm.ddyyyy). For example, May 7, 1965 is entered as: 5.071965. Calendar range is from January 1, 1901 through December 31, 2099.



To find the number of days between two dates:

- 1) Specify *either* the 360-Day Mode by pressing M() 6 or the 365-Day Mode by pressing M() 7
- 2) Key in the first date, press SAVE↑
- 3) Key in the second date, press DAY.

To find the date and day of the week of a past or future date:

- 1) Specify *either* the 360-Day Mode by pressing M() 6 or the 365-Day Mode by pressing M() 7
- 2) Key in the starting date, press SAVE↑
- 3) Key in the number of days between, press DAT.

The date is printed in 'month-day-year' format and the single-digit number printed indicates the day (1 = Monday, 2 = Tuesday, etc.).

INTEREST AND REBATE 3

Compounding Periods	page 13
Interest Rate	page 14
Present Value	page 14
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Effective Interest Rate	page 18
Effective Annual Rate Converted to Nominal Rate	page 19
"Add-on" Rate Converted to Annual Rate	page 19
Interest Rate with Final Balloon Payment	page 21
Interest Rebate	page 22
Interest Rebate and Loan Payoff	page 23

NOTE

Press **CLEAR** before beginning each interest or rebate calculation.

Compounding Periods

To find the number of time periods for a compounded amount:

- 1) Key in interest rate per time period, press **i**
- 2) Key in present value, press **PV**
- 3) Key in future value, press **FV**; then press **n**.

Interest Rate

To find the interest rate per time period:

- 1) Key in **number of time periods**, press **n**
- 2) Key in **present value**, press **PV**
- 3) Key in **future value**, press **FV**; then press **i**.

Present Value

To find the present (principal) value of an investment:

- 1) Key in **number of time periods**, press **n**
- 2) Key in **interest rate per time period (as a %)**, press **i**
- 3) Key in **future value amount**, press **FV**; then press **PV**.

Future Value

To find the future value of an investment:

- 1) Key in **number of time periods**, press **n**
- 2) Key in **interest rate per time period (as a %)**, press **i**
- 3) Key in **present value amount**, press **PV**; then press **FV**.

Accrued Interest

To find the interest earned during a given time period:

- 1) Set the required days-per-year calculating mode (see page 62).
- 2) *Either* key in the **number of elapsed days** and press **n** *or* key in the **first date** and press **SAVE↑** and then key in the **last date** and press **DAY n**
- 3) Key in the **annual interest rate**, press **i**
- 4) Key in the **payment amount**, press **PV**; then press **INT**.
- 5) To see the interest calculated using the alternate days-per-year mode, press **R↓**.

Accumulated Interest Paid Between Periods

To find the interest paid between two given payment dates and the remaining principal after the second date:

NOTE

The current rounding format will affect this routine.

- 1) Key in the **beginning payment number**, press **STO 1**
- 2) Key in the **last payment number**, press **STO 2**
- 3) Key in the **interest rate per time period**, press **i**
- 4) Key in the **payment amount per period**, press **PMT**
- 5) Key in the **present value (principal)**, press **PV**; then press **Σ+**.

Effective Interest Rate

To find the interest rate (in %) per payment period:

- 1) Key in total number of payments, press n
- 2) Key in the payment amount, press PMT
- 3) Key in the principal amount, press PV ; then press i .

To find the effective annual interest rate:

- 4) Key in number of payments per year, press X .

Effective Annual Rate Converted to Nominal Rate

To find the interest rate per period, given the effective annual rate:

- 1) Key in number of payments per year, press n
- 2) Key in the annual interest rate, press i then press $EXT() \ 0$

"Add-on" Rate Converted to Annual Rate

To find the annual interest rate, given the 'add-on' rate:

Method A:

- 1) Key in the number of months for the loan, press n
- 2) Key in the 'add-on' rate (per annum), press i
- 3) Press i again.

(continued)

To find the monthly payment:

- 4) Press $x \div y$
- 5) Key in the principal amount, press X.

Method B (using odd days):

- 1) *Either* key in number of odd days and press STO DAY *or* key in date of first odd date and press SAVE↑ and key in date of last odd day and press DAY
- 2) Key in number of payments, press n
- 3) Key in add-on rate, press i; then press EXT() 7.

Interest Rate When Loan Has a Balloon Payment

To find the periodic interest rate of a loan which has a final balloon payment (interest not paid on balloon amount):

- 1) Set Bond Mode by pressing M() 8
- 2) Set Annual Coupon Mode by pressing M() 2
- 3) Set 365-Days/Year Mode by pressing M() 7
- 4) Key in balloon payment amount (not including regular payment), press FV
- 5) Key in number of payments, press SAVE↑ 365 X STO DAY
- 6) Key in monthly payment amount, press PMT
- 7) Key in principal amount, press PV; then press YTM.

To find the annual interest rate:

- 8) Key in the number of payments per year, press X.

Interest Rebate (using rule of 78's)

To find the rebate and interest paid on the final payment of a premature loan settlement:

- 1) Key in payment number at pay-off, press STO 1
- 2) Key in total number of payments, press STO 2
- 3) Key in total interest payable, press PV ; then press SOD.

The printout is:

DEPR = interest paid on final payment

PV = amount of interest rebate

Interest Rebate and Loan Payoff (using rule of 78's)

To find the interest rebate and the pay-off amount for a premature loan settlement:

- 1) Key in the payment number at payoff, press STO 1
- 2) Key in the total number of payments, press STO 2
- 3) Key in the payment amount, press PMT
- 4) Key in the total interest payable, press PV
- 5) Key in the principal amount, press FV ; then press EXT() 5.

ANNUITIES 4

Present Value *page 25*
Future Value *page 25*
Payment Amount *page 26*
Payments Required for a Sinking Fund *page 26*
Payment Amount for a Sinking Fund *page 27*
Payments Required for a Loan *page 27*
Required Interest Rates *page 28*
Amortized Loan Schedule *page 29*

Present Value of an Annuity

To find the principal value of a loan:

- 1) Key in total number of payments, press n
- 2) Key in interest rate per payment period, press i
- 3) Key in the payment amount, press PMT ; then press PV .

Future Value of an Annuity

To find the amount of a sinking fund:

- 1) Key in the total number of payments, press n
- 2) Key in the interest rate per payment period, press i
- 3) Key in the payment amount, press PMT ; then press FV .

Annuity Payment Amount

To find the payment amount for a loan:

- 1) Key in total number of payments, press n
- 2) Key in interest rate per payment period, press i
- 3) Key in principal amount, press PV ; then press PMT .

Payments Required for a Sinking Fund

To find the number of payments needed for a sinking fund:

- 1) Key in the payment amount, press PMT
- 2) Key in the interest rate per period, press i
- 3) Key in the future value, press FV ; then press n .

Payment Amount for a Sinking Fund

To find the payment amount needed for a sinking fund:

- 1) Key in the total number of payments, press n
- 2) Key in the interest rate per payment period, press i
- 3) Key in the future value, press FV ; then press PMT .

Number of Payments Required

To find the number of payments required, given a present value:

- 1) Key in the interest rate, press i
- 2) Key in the present value press PV
- 3) Key in the payment amount, press PMT ; then press n .

Required Interest Rate

A. To find the interest rate per payment period needed to reach a set future value:

- 1) Key in total number of payments, press n
- 2) Key in the payment amount, press PMT
- 3) Key in the future value, press FV ; then press i .

B. To find the interest rate required for a loan:

- 1) Key in the total number of payments, press n
- 2) Key in the payment amount, press PMT
- 3) Key in the principal amount, press PV ; then press i .

Amortized Loan Schedule

NOTE

The current rounding format will affect this routine.

To find the interest paid, principal paid, and remaining balance for any given payment periods:

- 1) Key in the first payment number in question, press $STO\ 1$
- 2) Key in the last payment number in question, press $STO\ 2$
- 3) Key in the principal amount, press PV
- 4) Key in the interest rate per payment period, press i
- 5) Key in the payment amount, press PMT ; then press $EXT()$ 6.

Straight-Line Depreciation *page 31*

Sum-of-the-Digits Depreciation *page 32*

Depreciation Schedules *page 33*

Depreciation to a Stated Salvage Value *page 35*

Straight Line Depreciation

- 1) Key in the depreciable amount (purchase less salvage value),
press **SAVE↑ SAVE↑**
- 2) Key in the asset life in years, press **÷**
- 3) To find the first year's remaining value, press **STO 1 — ◇**
- 4) Press **RCL 1 — ◇** for each year's remaining value.

Sum-of-the-Digits Depreciation

NOTE

The current rounding format will affect this routine.

- 1) Key in first year number of depreciation, press STO 1
- 2) Key in expected life of asset (in years), press STO 2
- 3) Key in asset cost, press SAVE↑
- 4) Key in salvage value, press -PV
- 5) To find the beginning year's depreciation and remaining depreciable value, press SOD
- 6) Repeat pressing SOD to see each successive year's depreciable amount and remaining depreciable value.

To find the depreciation and remaining value for any particular year:

- 7) Key in the year number, press STO 1 and press SOD
- 8) Repeat step 7 as needed.

Depreciation Schedules

NOTE

The current rounding format will affect this routine.

A. Sum-of-the-Year's Digits Method:

- 1) Key in the first year number of the schedule, press STO 1
- 2) Key in life of asset (in years), press STO 2
- 3) Key in asset cost, press SAVE↑
- 4) Key in salvage value, press - PV; then press EXT() 4 33

B. Declining-Balance Method:

(a negligible salvage value is assumed)

- 1) Key in first year number of schedule, press STO 1
- 2) Key in life of asset (in years), press STO 2
- 3) Key in asset cost, press PV
- 4) Key in 'diminishing factor', press i; then press EXT() 2.

Depreciation to a Stated Salvage Value

NOTE

The current rounding format will affect this routine.

To find the 'diminishing factor' and print the Declining-Balance Depreciation Schedule:

- 1) Key in the first year number of the schedule, press STO 1
- 2) Key in the life of asset (in years), press STO 2
- 3) Key in the initial asset value, press PV
- 4) Key in the salvage value, press FV; then press EXT() 3.

INVESTMENT ANALYSIS 6

Discounted Cash Flow *page 37*

Rate of Return for Uneven Cash Flow *page 38*

Rate of Return for Even Cash Flow *page 40*

Discounted Cash Flow

To find the net gain or loss *beyond an expected yield* for a cash-flow investment:

- 1) Press CLEAR
- 2) Key in **expected yield** (in %) per period, press **i**
- 3) Key in **amount of original investment**, press **CHS PV**
- 4) Key in **first cash flow amount**, press **$\Sigma+$**
- 5) Repeat step 4 for each successive cash flow. The last number printed is the final net gain or loss.

Rate of Return for Uneven Cash Flow

To find the internal rate of return (yield, in %) of a series of cash flows:

- 1) Key in the initial investment, press **CHS PV**
- 2) Key in total number of cash flows, press **n**.

NOTE

A maximum of *nine* cash flow entries can be made. Each cash outlay must be entered as a negative number.

(continued)

- 3) Key in first cash flow amount, press **STO 1**
- 4) Key in next cash flow amount, press **STO 2**
- 5) Continue storing each successive cash flow in its corresponding storage register. The ninth (last) cash flow will be stored in register 9.
- 6) Press **EXT() 1** to find the rate of return (the calculation may take up to two minutes).

Rate of Return for Even Cash Flow

To find the rate of return (yield, in %) of a series of equal periodic cash flows (any number of entries can be made):

- 1) Key in the total number of cash flows, press n
- 2) Key in the amount of initial investment, press PV
- 3) Key in the cash flow amount, press PMT
- 4) Press i to find the rate of return.

Mean and Standard Deviation *page 43*

Trend Line Analysis *page 44*

Expanded Trend Line *page 46*

Log Trend Line *page 47*

Mean and Standard Deviation

To find the arithmetic mean and standard deviation from a list of number entries:

- 1) Press **CLEAR**
- 2) Key in first number, press $\Sigma+$
- 3) Repeat step 2 for each number entry;
- 4) Press $\bar{x}$

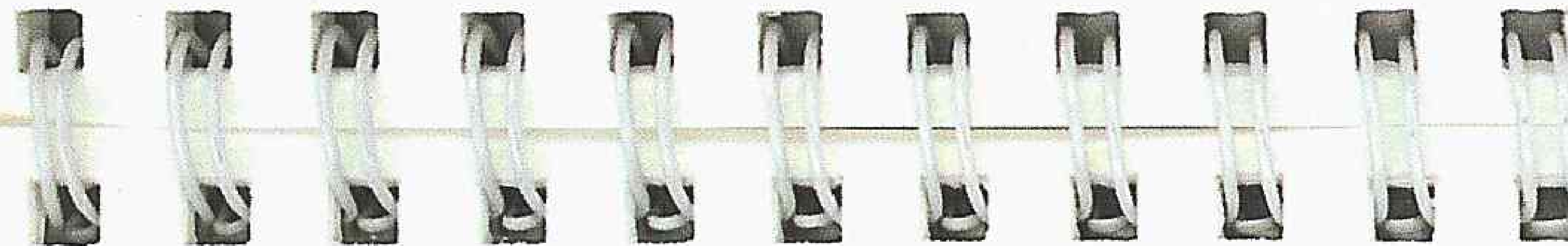
NOTE

To correct a wrong entry, key in the number again and press $\Sigma-$.

Trend Line Analysis

To calculate a linear regression using a series of equally spaced data points

- 1) Press CLEAR
- 2) Key in the first data value, press TL
- 3) Repeat step 2 for each data value to be entered.
- 4) Press TL to find the determination coefficient, slope, and Y-axis intercept point.



To find an unknown point on the trend line:

- 5) Key in the appropriate time-period number (X-value),
press n
- 6) Press TL to print the predicted Y-value.

Expanded Trend Line

To calculate a linear regression using keyed-in X and Y values:

- 1) Press CLEAR
- 2) Key in first X value (first value cannot be 0), press STO TL. Key in corresponding Y value, press TL.
- 3) Repeat step 2 for each data pair.
- 4) Press TL to print the determination coefficient, slope, and Y-axis intercept point.

To find an unknown point on the trend line:

- 5) Key in the corresponding X value, press n TL.

Log Trend Line

To calculate a logarithmic trend line, using either the Trend Line or Expanded Trend Line routines:

- 1) Find the log of each Y-value by keying in the value and pressing LOG. *All Y_{log} values must be calculated before starting the trend line routine.*
- 2) Now use those Y_{log} values to perform either trend line routine.

To convert each result back to a natural number,

- 3) Press 10 SAVE↑
- 4) Key in the log result, press Y^x .

BONDS AND NOTES 8

Bond Price *page 50*

Bond Yield-After-Maturity *page 51*

Bond Price-to-Call *page 52*

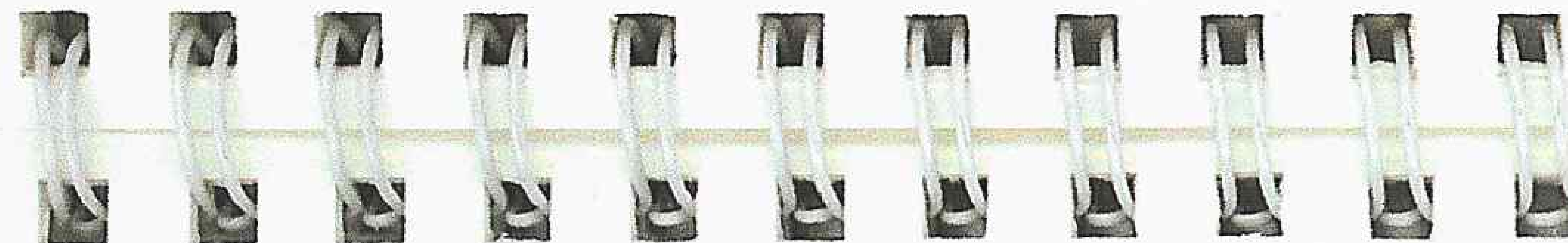
Bond Yield-to-Call Rate *page 53*

Note Price *page 54*

Note Yield-Before-Maturity *page 55*

Discounted Note *page 56*

Coupon-Equivalent Yield *page 57*



—————DATE ENTRY FORMAT —————

Enter dates in 'month-day-year' sequence (i.e., mm.ddyyyy). For example, May 7, 1965 is entered as: 5.071965. Calendar range is from January 1, 1901 through December 21, 2099.

—————IMPORTANT —————

Press **CLEAR** before starting each Bond or Note calculation.

To verify the modes currently set, press **PRM**.

Bond Price

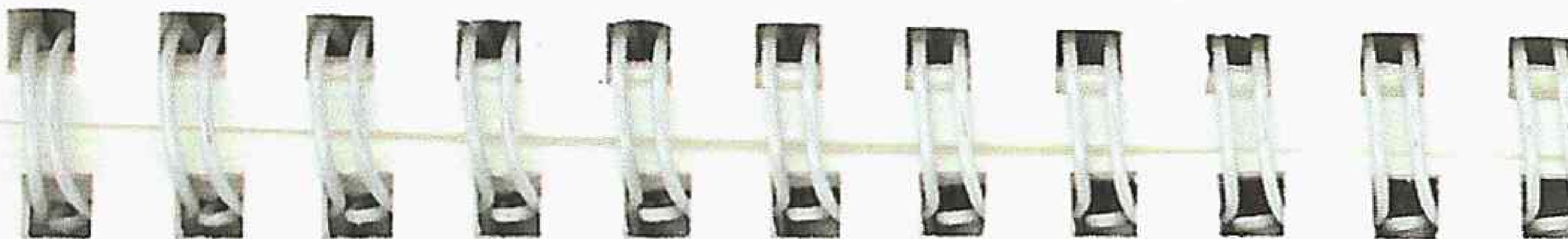
- 1) See page 62 to set desired modes (Bond mode *must* be set).
- 2) Key in **settlement date**, press **SAVE↑**
- 3) Key in **maturity date**, press **DAY**
- 4) Key in **yield to maturity** (as a %), press **i**
- 5) Key in **coupon rate** (as a %), press **PMT**
- 6) To find the bond price, press **BND**.

Bond Yield-to-Maturity

- 1) See page 62 to set desired modes (Bond mode *must* be set).
- 2) Key in **settlement date**, press **SAVE↑**
- 3) Key in **maturity date**, press **DAY**
- 4) Key in **coupon rate** (as a %), press **PMT**
- 5) Key in **bond price**, press **PV**
- 6) To find the bond yield, press **YTM**.

Bond Price-to-Call

- 1) See page 62 to set desired modes (Bond mode *must* be set).
- 2) Key in the **settlement date**, press **SAVE↑**
- 3) Key in the **call date**, press **DAY**
- 4) Key in the **yield-to-call-rate** (as a %), press **i**
- 5) Key in the **coupon rate** (as a %), press **PMT**
- 6) Key in the **call price**, press **FV**
- 7) To find the price to call, press **■ BND**.

**Bond Yield-to-Call Rate**

- 1) See page 62 to set desired modes (Bond mode *must* be set).
- 2) Key in **settlement date**, press **SAVE↑**
- 3) Key in **call date**, press **DAY**
- 4) Key in **coupon rate** (as a %), press **PMT**
- 5) Key in **bond price**, press **PV**
- 6) Key in **price-to-call**, press **FV**
- 7) To find the yield-to-call rate, press **■ YTM**.

Note Price

- 1) See page 62 to set desired modes (Note mode *must* be set).
- 2) Key in issue date, press SAVE↑
- 3) Key in maturity date, press DAY and n
- 4) Key in settlement date, press SAVE↑
- 5) Key in maturity date again, press DAY
- 6) Key in yield to maturity (as a %), press i
- 7) Key in interest rate (as a %), press PMT
- 8) To find the price, press BND.



Note Yield Before Maturity

- 1) See page 62 to set desired modes (Note mode *must* be set).
- 2) Key in issue date, press SAVE↑
- 3) Key in maturity date, press DAY and n
- 4) Key in settlement date, press SAVE↑
- 5) Key in maturity date again, press DAY
- 6) Key in interest rate (as %), press PMT
- 7) Key in settlement price, press PV
- 8) To find the note yield, press YTM.

Discounted Note

To find the discount amount and effective annual yield of a note:

- 1) Set the desired days-per-year mode (see page 62).
- 2) Key in the issue date, press **SAVE↑**
- 3) Key in the maturity date, press **DAY** and **n**
- 4) Key in the annual interest rate (as a %), press **i**
- 5) Key in the note face value, press **FV**; then press **INT.**

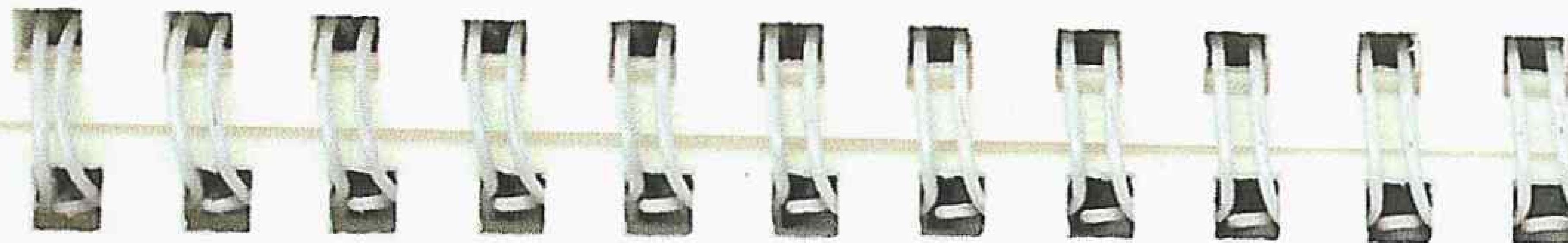
Note Yield Before Maturity

- 1) See page 62 to set desired modes (Note mode *must* be set).
- 2) Key in issue date, press **SAVE↑**
- 3) Key in maturity date, press **DAY** and **n**
- 4) Key in settlement date, press **SAVE↑**
- 5) Key in maturity date again, press **DAY**
- 6) Key in interest rate (as %), press **PMT**
- 7) Key in settlement price, press **PV**
- 8) To find the note yield, press **YTM.**

Discounted Note

To find the discount amount and effective annual yield of a note:

- 1) Set the desired days-per-year mode (see page 62).
- 2) Key in the issue date, press **SAVE↑**
- 3) Key in the maturity date, press **DAY** and **n**
- 4) Key in the annual interest rate (as a %), press **i**
- 5) Key in the note face value, press **FV**; then press **INT.**



Coupon-Equivalent Yield

To find the yield of a note, as if it were a bond selling at par with semi annual coupons:

- 1) Set the rounding format by pressing **4**
- 2) Key in the settlement date, press **SAVE↑**
- 3) Key in the maturity date, press **DAY**
- 4) Key in the note purchase price, press **PV**
- 5) To find the note's coupon-equivalent yield, press **EXT()** **8**.

Retail Price *page 59*

Regular Discount *page 60*

Chain Discount *page 60*

Retail Price

To find the price of an item:

- 1) Press **1** **SAVE**
- 2) Key in the profit margin (as a decimal fraction), Press **-** **STO** **0**
- 3) Key in item cost, press **÷** **K**.
- 4) Repeat step 3 to find the cost of other items with the same profit margin.

Regular Discount

To find the discount amount and selling price of an item:

- 1) Key in original price of item, press SAVE↑
- 2) Key in **discount rate** (as a %), press % — $\diamond$.

Chain Discount

To find the selling price, based on a chain discount rate:

- 1) Key in the original price of item, press SAVE↑
- 2) Key in first **discount rate** (as a %), press % —
- 3) Repeat step 2 for each successive discount rate.
- 4) To print the discount selling price, press $\diamond$.

Setting one of each pair of modes resets the other mode.

Press  **PRM** to print a list of the modes currently set.

To set this mode:	Press:
Pre-tax*	 M() 0
After-tax†	 M() 1
Annual Coupon	 M() 2
Semi Annual Coupon*	 M() 3
30-Day Month	 M() 4
Actual-Day Month*	 M() 5

360-Day Year
365-Day Year*

 **M()** 6
 **M()** 7

Bond*
Note

 **M()** 8
 **M()** 9

*These modes are automatically set when the HP-81 is switched ON.

†When using the After-tax mode, the income tax rate must be stored in register 1 and the capital gains rate must be stored in register 2.

When an error is encountered, the display (if installed) will blink continuously. Press either CE or CLEAR before correcting the error.

NOTE 1 Number beyond the range of the calculator.

NOTE 2 Insufficient or unusable data for these routines:

- a. Compound Interest routines
- b. Bond Yield to Maturity
- c. Discounted Note
- d. Accrued Interest

NOTE 3 DAY or DATE error:

- a. outside the calendar range (January 1, 1901 - December 31, 2099)
- b. an incorrect format
- c. an improper 360 day/year calendar date

NOTE 4 Length of time-period error (with STO 1 and STO 2, where the period keyed in is less than one time-period.

NOTE 5 Math error:

- a. division by zero
- b. $\log_{10} X$ where X is less than or equal to zero.
- c. Y^X where Y is less than or equal to zero
- d. $\sqrt{X}$ where X is less than or equal to zero

NOTE 6 Cash Flow Analysis error:

- a. positive initial investment
- b. more than nine cash flow entries, or none at all
- c. outlays mixed in with inflows
- d. more than 100 individual calculations required

NOTE 7 Math error associated with Bond, Yield-to-Maturity, or Interest calculations.

NOTE 8 More than 19 entries for the Total and Percentage routine

NOTE 9 Horizontal trend line

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