BA II PLUS™
Advanced Business Analyst Calculator
Quick Guide to Settings and Concepts

Purpose of Guide
This Quick Guide is a supplement to the BA II PLUS Guidebook. It includes brief examples of commonly used BA II PLUS calculator settings and financial management concepts. Refer to your BA II PLUS Guidebook for detailed BA II PLUS instructions. Outside the U.S. and Canada, warranty information may be provided on a separate printed insert.

Keys and 2nd Functions
The primary function of each key is printed on the key. For example, press ON/OFF to turn the calculator on or off. Some keys provide a secondary function.

The secondary function is printed above the key. When you press the 2nd key, the character, abbreviation, or word printed above a key becomes active for the next keystroke. For example, press 2ND [QUIT] to leave a prompted worksheet and return to standard-calculator mode.

This Quick Guide is available on the Internet for downloading, printing, and distribution. To access the Guide online, visit:

education.ti.com
Turning the Calculator On and Off

The ON/OFF key turns the calculator on or off. If you do not press any key for approximately 10 minutes, the Automatic Power Down™ (APD™) feature turns the calculator off automatically.

To turn the calculator on:

When you press ON/OFF to turn the calculator on:

• If you turned the calculator off by pressing ON/OFF, the calculator returns to operation in the standard-calculator mode. A value of zero is displayed and the values in all of the worksheets are the same as you left them, as are the formats for numbers, angle units, dates, separators, and calculation method.
• If the APD™ feature turned the calculator off, the calculator, including the display and any error condition, returns exactly as you left it.

To turn the calculator off:

When you press ON/OFF to turn the calculator off:

• The displayed value is cleared.
• Any unfinished standard-calculator operation is canceled.
• Any worksheet calculation in progress is canceled.
• Any error condition is cleared.
• The Constant Memory™ feature retains all worksheet values and settings, including the contents of the 10 memories and all format settings.

If the BA II PLUS does not turn on or off and does not respond to keyboard input, it may need to be reset. Resetting the BA II PLUS erases all data stored in all memories and restores all settings to their factory defaults. Please see Resetting the Calculator on page 5 for additional information and instructions.

Decimal Place Settings

The BA II PLUS displays two decimal places by default. You can change how many decimal places the calculator displays. You can display up to eight decimal places.

To set the number of decimal places to four:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd [FORMAT] 4 [ENTER]</td>
<td>DEC = 4.0000</td>
</tr>
<tr>
<td>2nd [QUIT]</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

This four-decimal setting continues indefinitely (even though the calculator is turned off and on), until you change it.
Payment and Compounding Settings (P/Y, C/Y)

The BA II PLUS defaults to 12 payments per year (P/Y) and 12 compounding periods per year (C/Y). You can change one or both of the settings to any number. The examples below assume the BA II PLUS is set to four decimal places.

To set both the P/Y and the C/Y to 1:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>[2nd] [P/Y] 1 [ENTER]</td>
<td>P/Y = 1.0000</td>
</tr>
<tr>
<td>1</td>
<td>C/Y = 1.0000</td>
</tr>
<tr>
<td>[2nd] [QUIT]</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

The above example shows annual compounding. You may want to set the P/Y to a different number than the C/Y. The following example shows how to set the BA II PLUS for a monthly payment that is compounded quarterly.

To set the P/Y to 12 and the C/Y to 4:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>[2nd] [P/Y] 12 [ENTER]</td>
<td>P/Y = 12.0000</td>
</tr>
<tr>
<td>1</td>
<td>C/Y = 12.0000</td>
</tr>
<tr>
<td>4 [ENTER]</td>
<td>C/Y = 4.0000</td>
</tr>
<tr>
<td>[2nd] [QUIT]</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

The P/Y and C/Y settings continue indefinitely (even though the calculator is turned off and on), until you change them.

To calculate the future value of a dollar:

What is the future value of $1.00 invested for five years at an interest rate of 7% compounded annually? For this example, set P/Y and C/Y to 1.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>[2nd] [CLR TVM]</td>
<td>0.0000</td>
</tr>
<tr>
<td>1 [CHS] [PV]</td>
<td>PV = -1.0000</td>
</tr>
<tr>
<td>5 [N]</td>
<td>N = 5.0000</td>
</tr>
<tr>
<td>7 [I/Y]</td>
<td>I/Y = 7.0000</td>
</tr>
<tr>
<td>[CPT] [FV]</td>
<td>FV = 1.4026</td>
</tr>
</tbody>
</table>
Beginning- and End-of-Period Settings
(BGN and END)

The BA II PLUS can assume that payments occur either at the beginning (BGN) of a period or at the end (END) of a period. The BA II PLUS default setting is END.

To set the calculator to beginning-of-period:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd [BGN]</td>
<td>END</td>
</tr>
<tr>
<td>2nd [SET]</td>
<td>BGN</td>
</tr>
<tr>
<td>CE/CE</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

A small BGN appears above the number display, indicating the mode is beginning-of-period. The BGN setting continues indefinitely (even though the calculator is turned off and on), until you change it.

To set the calculator back to end-of-period:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd [BGN]</td>
<td>BGN</td>
</tr>
<tr>
<td>2nd [SET]</td>
<td>END</td>
</tr>
<tr>
<td>CE/CE</td>
<td>0.0000</td>
</tr>
</tbody>
</table>

Once you press 2nd [BGN], the 2nd [SET] keys act as a toggle switch between BGN and END.
Resetting the Calculator

**Important:** Reset the BA II PLUS only when you want to erase all data stored in all memories and restore all settings to their factory defaults.

Resetting the calculator:
- Reverts decimals to two places.
- Reverts P/Y and C/Y to 12.
- Reverts to end-of-period payments (END).
- Erases all numbers stored in all ten memories.
- Clears the display and any unfinished calculation.
- Returns the calculator to standard-calculator mode.
- Clears all worksheet data and restores the default worksheet settings.

Refer to the Notes section for each worksheet in the BA II PLUS Guidebook to see how reset affects specific worksheets.

To clear all data and restore the calculator to factory defaults:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>[2nd] [RST]</td>
<td>RST?</td>
<td>Lets you reconsider resetting the calculator</td>
</tr>
</tbody>
</table>

You have two options:
- [C] (To cancel the reset operation)
- or —
- [ENTER] (To reset the calculator)

Whether you cancel or reset the calculator, the BA II PLUS returns to operation in the standard-calculator mode.

To reset the BA II PLUS using the **RESET** button:

Pressing the **RESET** button (located on the back of the calculator) causes an immediate reset, without a cancellation option. This may be useful if the BA II PLUS appears to be “locked up” and does not respond to keyboard input.

To reset the BA II PLUS, turn the unit over and insert a small, thin object into the recessed area below the word **RESET**. Pressing the **RESET** button has the same effect as pressing [2nd] [RST] and performs the same reset actions as described above.
Clearing the Calculator

Clearing the calculator is different from resetting it. You can clear one or more values while retaining other data, whereas resetting the calculator clears all data and restores all settings to factory defaults.

To clear the calculator:

<table>
<thead>
<tr>
<th>Press</th>
<th>To clear</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLR</td>
<td>One character at a time (including decimal points)</td>
</tr>
<tr>
<td>2nd QUIT</td>
<td>An incorrect entry, an error condition, or error message</td>
</tr>
<tr>
<td>2nd [QUIT]</td>
<td>All pending operations in standard-calculator mode — or — Out of a prompted worksheet and return to standard-calculator mode (values previously entered remain in the prompted worksheet)</td>
</tr>
<tr>
<td>2nd CLR</td>
<td>An unfinished calculation — or — A keyed, but not yet entered, variable value in a prompted worksheet — or — Out of a prompted worksheet and return to standard-calculator mode (values previously entered remain in the prompted worksheet)</td>
</tr>
<tr>
<td>2nd 2nd CLR TVM</td>
<td>All values (N, I/Y, PV, PMT, FV) in the TVM (Time-Value-of-Money) worksheet</td>
</tr>
<tr>
<td>2nd CLR WORK *</td>
<td>A prompted worksheet (other than TVM) Also returns you to the first variable in the worksheet</td>
</tr>
<tr>
<td>2nd MEM</td>
<td>All values stored in all 10 memories</td>
</tr>
<tr>
<td>2nd CLR WORK *</td>
<td>All values stored in all 10 memories</td>
</tr>
<tr>
<td>0 STO and the key for the number of the memory (0-9)</td>
<td>One memory</td>
</tr>
</tbody>
</table>

* You must be in the worksheet you want to clear before using 2nd CLR WORK. Refer to the Notes section for each worksheet in the BA II PLUS Guidebook to see how clearing affects specific worksheets.
Time-Value-of-Money (TVM)

The TVM concept assumes a dollar today is worth more than a dollar in the future because the dollar received today can earn interest until the time the future dollar is received. Use the TVM worksheet to analyze equal cash flows such as loans, annuities, mortgages, leases, and savings.

TVM variables

There are five TVM variables, which you can enter in any sequence. You can check the value of any variable during the calculation by pressing [RCL] and the variable key.

<table>
<thead>
<tr>
<th>Variable Key</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>Total number of payment periods</td>
</tr>
<tr>
<td>I/Y</td>
<td>Annual interest rate</td>
</tr>
<tr>
<td>PV</td>
<td>Present value</td>
</tr>
<tr>
<td>PMT</td>
<td>Payment amount</td>
</tr>
<tr>
<td>FV</td>
<td>Future value</td>
</tr>
</tbody>
</table>

You will usually enter three variables and calculate the fourth. In some calculations, you will enter four variables and calculate the fifth. Changing one variable does not affect either entered or calculated values in the other variables.

Positive and negative cash flows

In general, each Time-Value-of-Money problem will have at least two cash flows: one must be an outflow which is entered or computed as a negative value; the other must be an inflow which is entered or computed as a positive number.

To clear the TVM worksheet:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>[CE-CL]</td>
<td>0.00</td>
</tr>
<tr>
<td>[2nd] [CLR TVM]</td>
<td>0.00</td>
</tr>
</tbody>
</table>

The TVM examples use a two-decimal setting.
Time-Value-of-Money (TVM) (continued)

To calculate a car payment:

If your loan amount is $15,000 with an interest rate of 6.9%, how much will you pay per month if you spread your payments over four years?

For this example, set the BA II PLUS to:

- Two decimal places
- 12 for P/Y and C/Y
- End-of-period payment
- Clear the TVM worksheet (see page 7)

Do not clear the TVM worksheet again until you have completed the entire car payment example.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>15000 [PV]</td>
<td>PV = 15,000.00</td>
</tr>
<tr>
<td>48 [N]</td>
<td>N = 48.00</td>
</tr>
<tr>
<td>6.9 [I/Y]</td>
<td>I/Y = 6.90</td>
</tr>
<tr>
<td>[CPT] [PMT]</td>
<td>PMT = -358.50</td>
</tr>
</tbody>
</table>

You can always change one or more variables and recompute. The next example changes the payment variable, without disturbing the other TVM variables.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 [+/-] [PMT]</td>
<td>PMT = -300.00</td>
</tr>
<tr>
<td>[CPT] [N]</td>
<td>N = 59.12</td>
</tr>
</tbody>
</table>

If you want to repay the loan within four years, but need the payment to remain $300.00, you could determine the interest rate you would need.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>48 [N]</td>
<td>N = 48.00</td>
</tr>
<tr>
<td>[CPT] [I/Y]</td>
<td>I/Y = -1.98</td>
</tr>
</tbody>
</table>

Since you probably won’t find an interest rate that low, increasing your payment term to 60 months (five years) seems to be the most viable option.
Time-Value-of-Money (TVM) (continued)

To calculate a mortgage payment:

If your mortgage amount is $150,000 with an interest rate of 8%, how much will you pay per month if you spread your payments over thirty years?

For this example, set the BA II PLUS to:

- Two decimal places
- 12 for P/Y and C/Y
- End-of-period payment
- Clear the TVM worksheet (see page 7)

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>150000 [PV]</td>
<td>PV = 150,000.00</td>
</tr>
<tr>
<td>8 [I/Y]</td>
<td>I/Y = 8.00</td>
</tr>
<tr>
<td>30 [2nd] [XP/Y] [N]</td>
<td>N = 360.00  12 payments per year for 30 years</td>
</tr>
<tr>
<td>[CPT] [PMT]</td>
<td>PMT = $1,100.65 Payment per month</td>
</tr>
</tbody>
</table>

Your monthly payment will be $1,100.65.

To calculate the future value of a current amount:

What is the future value of $2,000.00 invested for 7 years at an annual percentage yield (APY) of 9? 

For this example, set the BA II PLUS to:

- Two decimal places
- 1 for P/Y and C/Y
- End-of-period payment
- Clear the TVM worksheet (see page 7)

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 [N]</td>
<td>N = 7.00</td>
</tr>
<tr>
<td>9 [I/Y]</td>
<td>I/Y = 9.00</td>
</tr>
<tr>
<td>2000 [÷] [PV]</td>
<td>PV = $2,000.00</td>
</tr>
<tr>
<td>[CPT] [FV]</td>
<td>FV = $3,656.08</td>
</tr>
</tbody>
</table>

The future value is $3,656.08.
Time-Value-of-Money (TVM) (continued)

To calculate monthly retirement income:

If you are 25 years old and want to retire at age 60 with $1,000,000.00, how much do you need to save each month? In this example, your savings account pays 6% interest, compounded monthly.

For this example, set the BA II PLUS to:

- Two decimal places
- 12 for P/Y and C/Y
- End-of-period payment
- Clear the TVM worksheet (see page 7)

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000000 [FV]</td>
<td>FV = 1,000,000.00</td>
</tr>
<tr>
<td>420 [N]</td>
<td>N = 420.00</td>
</tr>
<tr>
<td>6 [I/Y]</td>
<td>I/Y = 6.00</td>
</tr>
<tr>
<td>[PMT] [PMT]</td>
<td>PMT = -701.90</td>
</tr>
</tbody>
</table>

If saving $701.90 per month is too much, you can change one or more variables and recompute. Rather than seeing how much you need to save each month, the next example forecasts your monthly income.

To calculate monthly income:

Assuming you will live 20 years after retiring at age 60, and will earn 8% on your investments, what will be your monthly income from the $1,000,000.00?

For this example:

- Clear the TVM worksheet (see page 7)

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000000 [+ PV]</td>
<td>PV = -1,000,000.00</td>
</tr>
<tr>
<td>240 [N]</td>
<td>N = 240.00</td>
</tr>
<tr>
<td>8 [I/Y]</td>
<td>I/Y = 8.00</td>
</tr>
<tr>
<td>[PMT] [PMT]</td>
<td>PMT = 8,364.40</td>
</tr>
</tbody>
</table>

If you saved $1,000,000.00 by age 60, you could retire and receive $8,364.40 per month for 20 years.
**Bond Valuation**

You can use the BA II PLUS to calculate bond maturity based on either an even or uneven number of years. An even number of years means that the month and day of the start and maturity dates are the same, with only the year changing. An uneven number of years means that the month and/or day vary, in addition to the year.

For bond maturity based on an even number of years, use either the:

- TVM worksheet
- or
- Bond worksheet

For bond maturity based on an uneven number of years, use the:

- Bond worksheet

Examples of using both worksheets to calculate the value of a bond for an even number of years follow.

**To calculate the value of a bond using the TVM worksheet:**

Assume the current date is January 1, 1999 and you want to know the value of a bond that matures in 15 years (on January 1, 2014). The bond has a face value of $1,000.00 and a coupon rate of 8%, which is paid semi-annually. Your required rate of return is 10%.

For this example, set the BA II PLUS to:

- 2 for P/Y and C/Y
- 4 decimal places
- End-of-period payment
- Clear the TVM worksheet (page 7)

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 [N]</td>
<td>N = 30.0000</td>
<td>2 payments × 15 years</td>
</tr>
<tr>
<td>10 [I/Y]</td>
<td>I/Y = 10.0000</td>
<td>Annual interest rate</td>
</tr>
<tr>
<td>40 [PMT]</td>
<td>PMT = 40.0000</td>
<td>8% interest ÷ 2 coupon payments per year</td>
</tr>
<tr>
<td>1000 [FV]</td>
<td>FV = 1,000.0000</td>
<td>Face value</td>
</tr>
<tr>
<td>[CPT] PV</td>
<td>PV = -846.2755</td>
<td>Present value</td>
</tr>
</tbody>
</table>
Bond Valuation (continued)

To calculate the value of this bond using the Bond worksheet:

Next, the Bond worksheet is used to calculate the example from the previous page.

Refer to Chapter 5 of your BA II PLUS Guidebook for Bond worksheet details.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd [BOND]</td>
<td>SDT = (Old contents)</td>
<td>Access the worksheet</td>
</tr>
<tr>
<td>2nd [CLR WORK]</td>
<td>(Old contents)</td>
<td>You must be in a worksheet before you can clear it</td>
</tr>
<tr>
<td>1.0199 ENTER</td>
<td>SDT = 1-01-1999</td>
<td>Start date</td>
</tr>
<tr>
<td>1</td>
<td>CPN = 0.0000</td>
<td></td>
</tr>
<tr>
<td>8 ENTER</td>
<td>CPN = 8.0000</td>
<td>Coupon rate in percent</td>
</tr>
<tr>
<td>1</td>
<td>RDT = (Old contents)</td>
<td></td>
</tr>
<tr>
<td>1.0114 ENTER</td>
<td>RDT = 1-01-2014</td>
<td>Redemption date</td>
</tr>
<tr>
<td>1</td>
<td>RV = 100.0000</td>
<td>100% of redemption value</td>
</tr>
<tr>
<td>1</td>
<td>ACT</td>
<td>Actual day-count method</td>
</tr>
<tr>
<td>2nd [SET]</td>
<td>360</td>
<td>360 day-count method*</td>
</tr>
<tr>
<td>1</td>
<td>2/Y</td>
<td>Two coupons per year</td>
</tr>
<tr>
<td>1</td>
<td>YLD = 0.0000</td>
<td></td>
</tr>
<tr>
<td>10 ENTER</td>
<td>YLD = 10.0000</td>
<td>Yield to redemption</td>
</tr>
<tr>
<td>1</td>
<td>PRI = 0.0000</td>
<td></td>
</tr>
<tr>
<td>[CPT]</td>
<td>PRI = 84.6275</td>
<td>100% of redemption value</td>
</tr>
</tbody>
</table>

* Bonds are usually calculated on a 360 day year, rather than a 365 day year.
Cash Flow Analysis (CF)

The BA II PLUS Cash Flow worksheet analyzes unequal cash flows by calculating the internal rate of return (IRR) and/or net present value (NPV).

While using any BA II PLUS prompted worksheet, look for small words and symbols that appear in the top line of the display. These help you to remember what you can and cannot do within a worksheet.

Refer to Chapter 2 of your BA II PLUS Guidebook for an overview of worksheet operations, and to Chapter 4 for Cash Flow worksheet details.

To calculate the IRR and NPV for a cash investment:

This example assumes you have an investment of $7,000 that is projected to generate a 20% return. Over the next six periods, the investment will generate the cash flows shown below.

<table>
<thead>
<tr>
<th>Year</th>
<th>Cash Flow No.</th>
<th>Cash Flow Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>3,000</td>
</tr>
<tr>
<td>2-5</td>
<td>2</td>
<td>5,000 each year</td>
</tr>
<tr>
<td>6</td>
<td>3</td>
<td>4,000</td>
</tr>
</tbody>
</table>

Next, you will access and clear the Cash Flow worksheet, enter the data, compute the IRR, and compute the NPV using an interest rate per period (I) of 20%.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>[CF 2nd CLR WORK]</td>
<td>CFo = 0.00</td>
<td>You must be in a worksheet before you can clear it</td>
</tr>
<tr>
<td>7000 +/- ENTER</td>
<td>CFo = -7,000.00</td>
<td>Initial cash flow</td>
</tr>
<tr>
<td>1 3000 ENTER</td>
<td>C01 = 3,000.00</td>
<td>Cash flow for first year</td>
</tr>
<tr>
<td>1</td>
<td>F01 = 1.00</td>
<td>Frequency of C01 is 1</td>
</tr>
<tr>
<td>1 5000 ENTER</td>
<td>C02 = 5,000.00</td>
<td></td>
</tr>
<tr>
<td>1 4 ENTER</td>
<td>F02 = 4.00</td>
<td>Frequency of C02 is 4, which represents cash flows for years two through five</td>
</tr>
<tr>
<td>1 4000 ENTER</td>
<td>C03 = 4,000.00</td>
<td>Cash flow for sixth year</td>
</tr>
<tr>
<td>1</td>
<td>F03 = 1.00</td>
<td>Frequency of C03 is 1</td>
</tr>
</tbody>
</table>
Cash Flow Analysis (CF) (continued)

To compute the internal rate of return (IRR):

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRR</td>
<td>IRR = 0.00</td>
<td>Look for the word Compute in small letters at the top of the display</td>
</tr>
<tr>
<td>[CPT]</td>
<td>IRR = 55.63</td>
<td>Look for an asterisk (*) in the display</td>
</tr>
</tbody>
</table>

When the word Compute appears in the display, it means the only function you can perform is to compute the value of IRR. The asterisk (*) indicates a computed answer.

To compute the net present value (NPV), using a 20% interest rate:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>NPV</td>
<td>I = 0.00</td>
<td>Look for the word Enter in small letters at the top of the display</td>
</tr>
<tr>
<td>20 [ENTER]</td>
<td>I = 20.00</td>
<td></td>
</tr>
<tr>
<td>[1] [CPT]</td>
<td>NPV = 7,625.99</td>
<td>Compute the net present value</td>
</tr>
</tbody>
</table>

When the word Enter appears in the display, it means you can enter a different interest rate. If you enter a different interest rate and press [1] [CPT], the computed NPV reflects the change. When the NPV displays, you can press [1] to return to the interest rate and change it again.
Clearing the Statistics Worksheet

The Statistics worksheet is comprised of two portions, data entry and statistical calculation. You enter values in the data-entry portion and compute results in the statistical-calculation portion.

You must be in a worksheet before you can use 2nd CLR WORK to clear it. Be sure you are in the correct portion of the Statistics worksheet before you clear it.

Refer to Chapter 7 of your BA II PLUS Guidebook for Statistics worksheet details.

To access and clear the data-entry portion of the worksheet:

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th>Old contents appear, if any</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd [DATA]</td>
<td>X01</td>
<td></td>
</tr>
<tr>
<td>2nd [CLR WORK]</td>
<td>X01 =</td>
<td>0.00</td>
</tr>
</tbody>
</table>

To access the statistical calculation portion of the worksheet:

You do not need to clear the statistical calculation portion of the worksheet because clearing the data portion of the Statistics worksheet leaves zero data to compute.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd [STAT]</td>
<td>LIN</td>
<td>Standard linear regression</td>
</tr>
</tbody>
</table>

Press 2nd [SET] to display other statistics calculation methods. The other calculation methods are:

- Ln       Logarithmic regression
- EXP      Exponential regression
- PWR      Power regression
- 1-V      One-variable statistics

If the data portion of the worksheet contains information, press 1 to step through the calculated values. If the data portion of the worksheet does not contain information, an error message appears when you press 1.
Storing and Using Values in Memory

The BA II PLUS has 10 separate memories. You can perform memory operations in either the standard-calculator mode or in the Memory worksheet. Refer to pages 1-16 and 8-19 in your BA II PLUS Guidebook for Memory details.

To store a value in memory:

This example shows how to store the number 10 in memory 1 and the number 20 in memory 2. Repeat the process to store numbers in other memories. The memories are numbered 0 through 9.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 [STO] 1</td>
<td>10.00</td>
</tr>
<tr>
<td>20 [STO] 2</td>
<td>20.00</td>
</tr>
</tbody>
</table>

To add stored values and store the sum in memory:

You can perform mathematical operations other than addition on stored numbers.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>[RCL] 1 [+]</td>
<td>10.00</td>
</tr>
<tr>
<td>[RCL] 2</td>
<td>20.00</td>
</tr>
<tr>
<td>[+]</td>
<td>30.00</td>
</tr>
<tr>
<td>[STO] 3</td>
<td>30.00</td>
</tr>
</tbody>
</table>

To display each value stored in memory:

You can press [RCL] and a digit key 0 through 9 to display a previously stored value, or you can use the Memory worksheet to display stored values. This example uses the Memory worksheet.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>[2nd] [MEM]</td>
<td>M0 = 0.00</td>
<td>You access the Memory worksheet</td>
</tr>
<tr>
<td>[M1]</td>
<td>M1 = 10.00</td>
<td></td>
</tr>
<tr>
<td>[M2]</td>
<td>M2 = 20.00</td>
<td></td>
</tr>
<tr>
<td>[M3] (repeat to display other memory values)</td>
<td>M3 = 30.00</td>
<td>After displaying M9, press [M1] to return to M0.</td>
</tr>
</tbody>
</table>
Storing and Using Values in Memory (continued)

To clear a stored value from memory:

You can clear a value without disturbing values stored in other memories. A new value overwrites a previously stored value. Storing a value of zero is the same as clearing the memory.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 STO 1</td>
<td>0.00</td>
</tr>
<tr>
<td>0 STO 2</td>
<td>0.00</td>
</tr>
<tr>
<td>0 STO 3</td>
<td>0.00</td>
</tr>
</tbody>
</table>

To clear all stored values from all memories:

This erases all numbers stored in all memories and reverts M0 through M9 to 0.00.

<table>
<thead>
<tr>
<th>Press</th>
<th>Display</th>
</tr>
</thead>
<tbody>
<tr>
<td>2nd MEM</td>
<td>M0 =</td>
</tr>
<tr>
<td>2nd CLR WORK</td>
<td>M0 = 0.00</td>
</tr>
</tbody>
</table>
Acknowledgments/Bibliography:

Appreciation goes to the following for their contributions to the BA II PLUS Quick Guide:


