

**USING FINANCIAL CALCULATORS**

Task	BAll+	HP-10B	EL733a	BA35	Comments
Setting to use i	2 nd , P/Y, 1, Enter	1, □, P/YR			You just need to do this once.
Setting decimals	2 nd Format, 9, Enter	□ DISP, 9	2 nd F, TAB, 9		
Switching to financial mode			2 nd F, Mode	2 nd , FIN	
Clearing financial memories before each problem	2 nd , CLR TVM		2 nd F, CA	2 nd , STAT, 2 nd , FIN	You can just re-enter over the data values, but remember to enter 0 for keys not used.
Inputting data values you know	For each financial key (I/Y, N, PV, FV or PMT), press the number first, then the financial key. Enter in percentage form for I/Y. E.g. If i=6%, enter 6 (not .06), then press I/Y key.				
	Enter PMT as negative. E.g. If PMT=300, enter -300, then press PMT key. If there is no PMT, enter FV as negative.			If there is no PV, enter FV as negative.	
Checking the entered value by using the recall button	RCL, Key	RCL, key	2 nd F, RCL, Key	2 nd , RCL, key	You don't need to re-enter a value if it's the same in the next calculation.
Computing the unknown value (compute button)	CPT, Key	Just press key	COMP, Key	CPT, Key	
Switching to DUE mode (for annuity due calculations)	2 nd , BGN, 2 nd , SET	□, BEG/END	2 nd F, BGN/END	DUE, key	Your display shows BGN in annuity due mode