

TI-74 Finance Cartridge Quick Reference Card

To Run Cartridge Programs

Program Title	To Execute
Finance	RUN "FIN" ENTER
Data Forecasting	RUN "FCAST" ENTER
Learning Curve	RUN "LCURV" ENTER
Rent or Buy	RUN "RBUY" ENTER
True Cost of Insurance	RUN "TCOST" ENTER
Directory	RUN "DIR" ENTER

Press **SHIFT 2** to enter " (quotes).

Command-Level Functions

[Dir]	Display cartridge directory
[Ctl][Clr All]	Clear variables
[Ctl][Clr Mem]	Clear memories
[Exit] or OFF	Interrupt program

Field-Input Functions

[Exit]	Interrupt program
[Esc]	Return to command level
CLR	Clear field

Field-Input Functions (Continued)

↑	Display previous prompt (if any)
↓	Display next prompt (if any)
[+ 12] or [Ctl][+ 12]	Divide by 12
[× 12] or [Ctl][× 12]	Multiply by 12
[Ctl][Ins] or [Shift][Ins]	Insert mode
[Ctl][Del] or [Shift][Del]	Delete character
[Ctl][Del CF]	Delete cash flow*
[Ctl][Ins CF]	Insert cash flow*
[Ctl][STO 1]	Store in memory 1
[Ctl][STO 2]	Store in memory 2
[Ctl][STO 3]	Store in memory 3
[Ctl][RCL 1]	Recall from memory 1
[Ctl][RCL 2]	Recall from memory 2
[Ctl][RCL 3]	Recall from memory 3
[Print]	Print field value**

* Only when entering cash flows

** Only if PC-324 printer is attached and selected

Time-Value-of-Money Functions

[PV]	Present value
[Pmt]	Payment
[FV]	Future value
[n]	Number of payments
[%i]	Percent interest per period
[End/Bgn]	Select time of payment
[Compute]	Press with [PV], [Pmt], [FV], [n], or [%i] to compute unknown value.
[Amort]	Prompts for starting and ending payment ranges. Calculates interest and principal amounts for ending payment, sums of interest and principal amounts for range and loan balance.

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Bond Functions

- [Bond] Prompts for annual coupon rate, number of coupon payments, calendar basis and buying and selling dates. **Calculations assume selling date is coupon date.**
- [Yield] Prompts for buying and selling prices. Calculates yield.
- [Price] Prompts for yield and selling price. Calculates buying price and amount of accrued interest.
- [#Pmts] Displays number of bond payments.

Interest-Conversion Functions

- [▶AER] Computes annual effective rate (AER)
- [▶APR] Computes annual percentage rate (APR)

Depreciation Functions

- [SL] Prompts for asset cost, salvage value, useful life, initial month of use and starting and ending years for straight line depreciation. Calculates depreciation for each year in range, depreciation left and book value.
- [DB] Prompts for asset cost, salvage value, useful life, initial month of use, starting and ending years and DB factor for declining balance depreciation. Calculates depreciation for each year in range, depreciation left and book value.
- [SYD] Prompts for asset cost, salvage value, useful life, initial month of use and starting and ending years for the sum-of-years'-digits depreciation. Calculates depreciation for each year in range, depreciation left and book value.

Cash-Flow Functions

- [CF] Prompts for initial cash flow, subsequent cash flows and frequency of each flow.
- [NPV] Prompts for initial cash flow and discount rate. Calculates net present value.
- [IRR] Prompts for initial cash flow. Calculates internal rate of return.
- [MIRR] Prompts for initial cash flow, safe rate and risk rate. Calculates modified internal rate of return.
- [#CF] Displays number of groups and cash flows.

Date Functions

- [DBD] Prompts for two dates and calculation method. Calculates number of days between dates.
- [Date] Prompts for date, number of days to add or subtract and number of months to add or subtract. Calculates date and day of the week.