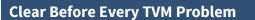
# **TIPS FOR YOUR BA II PLUS**

Time-saving stuff about your financial calculator!

## **Set a Floating Decimal Point**

The text doesn't follow a set number of places after the decimal, so set yours to 9. Unlike the other settings, it will only show as many decimal places as needed.



Get in the habit of clearing out your calculator before plugging in numbers, and you'll save yourself a ton of frustration and confusion.

## Clear Before Every CF (NPV and IRR) Problem

As with TVM, if you establish a habit of clearing it out you'll avoid lots of trouble.

### In TVM, Always Plug in 4 Values

The book sometimes has you plug in three to find a fourth. It's a bad habit, so don't. Always plug in four, even if one of them is zero.

#### How to Get into Begin Mode

You'll use Begin Mode when you see "annuity due" or calculating something that deposits today rather than at the end of the period. Important: Always get out of Begin Mode when you're done with the calculation! To get back into End Mode, hit the same four buttons again.



PV

#### Store Numbers to use Later in the Problem

When you need to keep track of some numbers, you can save time by saving them in the calculator. Once you've hit the equals [=] button, click [STO] and a number to store it in a memory location. To bring the number back up, just hit [RCL] and the same number. You can save up to ten, but I usually only use it for one.







CPT

FV

PMT

FV