











Time-Value-of-Money and Amortization Worksheets

Use the Time-Value-of-Money (TVM) variables to solve problems with equal and regular cash flows that are either all inflows or all outflows (for example, annuities, loans, mortgages, leases, and savings).

TVM value displayed above the buttons 

To access the prompted Amortization worksheet, press ()


TVM and Amortization Worksheet Variables




Variables	Key	Display	Type of Variable
Number of periods		N	Enter-or-compute
Interest rate per year		I/Y	Enter-or-compute
Present value		PV	Enter-or-compute
Payment		PMT	Enter-or-compute
Future Value		FV	Enter-or-compute
Number of payments per year		P/Y	Enter-only
Beginning-of-period payments		BGN	Setting
Amortization table		Amort	Display-only

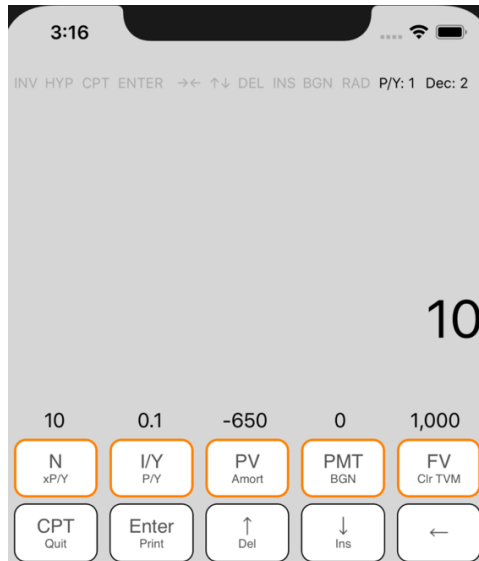
Using the TVM and Amortization Variables



Because the calculator stores values assigned to the TVM variables until you clear or change them, you should not have to perform all steps each time you work a problem.

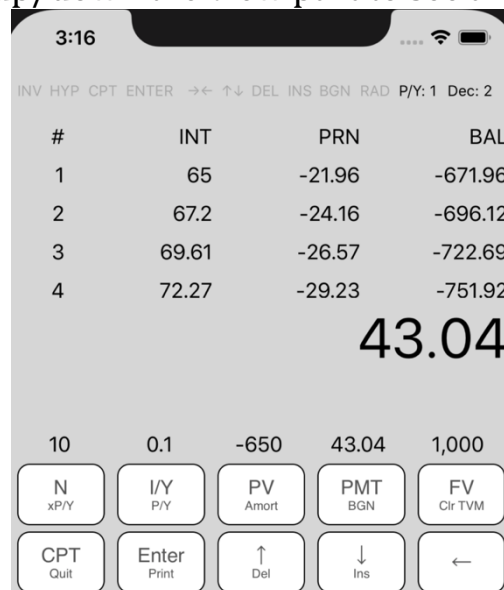
- To assign a value to a TVM variable, key in a number and press a TVM key

().



- To change the number of payments (**P/Y**), press ()
- To change the payment period (**END/BGN**), press ()
- To compute a value for the unknown variable, press  , and then press the key for the unknown variable.



- To generate an amortization schedule, press ( ). The whole table will be generated and displayed on the view portion of the screen (tip: you can scroll up/down the view part to see all values)



Creating Amortization Table PDF


Once you generate amortization table, press ( ) to generate PDF of the table. There you can change the date of the first payment (left bottom) and share (left bottom).

Amortization table

Number of years: 10
 Annual Interest Rate: 10.0%
 Payment Amount: \$43.04
 Loan Date: 11-Jan-2020

Number of payments per Year: 1
 Original Loan Amount: \$-650
 Final Loan Amount: \$1000
 First Payment Date: 11-Jan-2021

Due Date	Payment	Principal	Interest	Balance
11-Jan-2021	43.04	65	-21.96	-671.96
11-Jan-2022	43.04	67.2	-24.16	-696.12
11-Jan-2023	43.04	69.61	-26.57	-722.69
11-Jan-2024	43.04	72.27	-29.23	-751.92
11-Jan-2025	43.04	75.19	-32.15	-784.07
11-Jan-2026	43.04	78.41	-35.37	-819.43
11-Jan-2027	43.04	81.94	-38.9	-858.34
11-Jan-2028	43.04	85.83	-42.79	-901.13
11-Jan-2029	43.04	90.11	-47.07	-948.21
11-Jan-2030	43.04	94.82	-51.78	-999.99

11-Jan-2020 

Resetting the TVM values

To reset only the TVM variables (N, I/Y, PV, PMT, FV) to default values, press (

