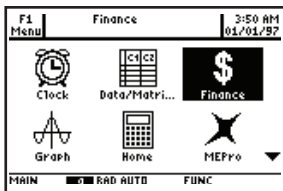


Voyage™ 200

TI-89
Titanium

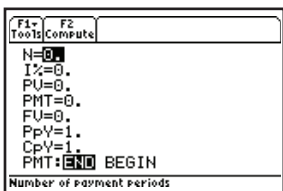
This App allows students to add advanced financial applications to their calculators. Functionality includes, but is not limited to, Time-Value-of-Money (TVM), uneven cash flows, and amortization.



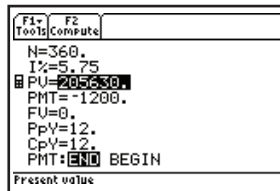
1 _____
To enter the Finance App, press the [APPS] key, highlight "Finance," and press [ENTER].



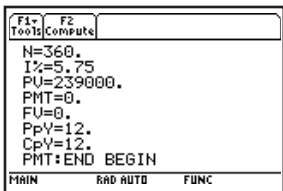
4 _____
The "PMT" field is left blank since the payment is the unknown. To solve for the monthly payment, highlight "PMT" using the arrow keys and press [F2] "Compute."



2 _____
The next screen is the default TVM screen. To return to these defaults at any time, press [F1] "Tools," then select "8: Clear Editor." Scroll to the item using the down arrow key followed by [ENTER], or press [8].



5 _____
Cash outlays will always be negative numbers. To experiment, enter a maximum monthly payment different than the calculated payment. For example, enter \$1200 for "PMT" (make it negative since money is outgoing), then highlight "PV" and press [F2] "Compute" to see what the amount of the loan would need to be to lower the payment to \$1200.



3 _____
Use the following example: "What would the monthly mortgage payment be on a home valued at \$299,000 if the family has \$60,000 as a down payment, and takes a loan for the remainder at 5.75% interest over 30 years?" Use either the down arrow key or [ENTER] to move down the list. Enter 12 for both "PpY" and "CpY" as these represent the number of payments and the number of compoundings per year. Also, select END since payments will be made after interest compounds.