

## *Sharp Business/Financial Calculator EL-733A*

### **SETTING THE DECIMAL TO FLOATING (FULL PRECISION):**

The calculator is preset to a floating (full precision) decimal. To work time value of money problems, however, you must be in the “FIN” mode. The “FIN” mode is activated by pressing the following keys in the order given:

**2nd F**   **MODE**

Press these keys in the sequence given until “FIN” is displayed on the top line on the right side of the display. The **MODE** function is a secondary function that is located above the **→** key.

### **SETTING THE NUMBER OF INTEREST PAYMENTS PER YEAR:**

To work the problems in the text correctly, the number of interest periods per year must be equal to 1.0. The calculator is preset to 1.0, so you do not have to reset this function.

### **SWITCHING TO “BEGIN” TO WORK ANNUITY DUE PROBLEMS:**

The calculator is preset to the “End” mode for computations that deal with annuities—that is, it is set to solve problems that deal with ordinary annuities. To switch to the “Begin” mode so that you can solve problems that deal with annuities due, simply press the key labeled “BGN”:

**BGN**

After completing this step, you should see “BGN” on the top line of the display; this indicates that the calculator is now set to work problems for annuities due. To switch back to the “End” mode, press the **BGN** key; this key acts as an on-off switch. When the calculator is in the “End” mode, the top line of the display will not show “BGN.” It is recommended that you reset your calculator to the “End” mode after solving a problem that deals with annuities due, because most of the problems you are assigned deal with ordinary annuities, not annuities due.