

Mathwiz Calculator

Version 7.0

User Guide

October 25, 2007

Introduction

The program requires Microsoft .NET Framework, either version 1.1 or 2.0. In most cases your PC will have the Framework already installed; if not, .NET Framework is freely downloadable from the Microsoft web site.

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Please contact technical support if you encounter problems or have suggestions for improvement.

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The program is supplied without any warranties or guarantees. Always double-check the calculations for correct input and correct computation.

Mathwiz has four (4) modules, each one accessible by clicking on the corresponding tab:

- Basic Calculator
- Financial A
- Financial B
- Trigonometry

Basic Calculator

Use the basic calculator for:

- Additions
- Subtractions
- Multiplications
- Divisions
- Square root calculations
- Power calculations

Entries can be made by clicking on the Number buttons or by pressing the keyboard keys.

If using the keyboard, 'Enter' acts the same as the '=' button. For divisions, you can press the '/' , '.' \ ' or the ':' character. For multiplications, you can press the '**' or the 'x' character.

The history of the entries and intermediate results are displayed on the 'paper tape' list. Click on the 'Rollback' button to progressively cancel previous entries. The paper tape list can be copied to the Windows Clipboard in the Edit menu.

There are three (3) revolving memory holders. Click on the 'Add' button to add a memory, and click on one of the 'Apply' buttons to retrieve a memory item into the Entry field. If the Entry field has a value, the memory addition is taken from the Entry field, otherwise it is taken from the Result field.

The Rounding function rounds the current value (either the value in the Entry field, if one exists, or the Result field otherwise) to the number of decimals indicated in the yellow box (default = 2). Click on the yellow box to change the number of decimals.

The Percent function applies a percentage to the current value (either the value in the Entry field, if one exists, or the Result field otherwise). The percentage is specified in the yellow box. Click on the yellow box to change the percentage.

The Power function raises the current value (either the value in the Entry field, if one exists, or the Result field otherwise) to a specified power (default = 2). The power is specified in the yellow box. Click on the yellow box to change the power.

Financial A

The Financial A option is a the financial calculator that allows you to calculate the following values for a regular stream of payments. (For an irregular stream of payments, please use the Financial B option.)

- Net Present Value (NPV)
- Future Value (FV)
- Internal Rate of Return (IRR)
- Number of Periods
- Periodic Payment (PMT)

Specify the terms (Annual, quarterly, monthly, daily payments), select whether due in advance or arrears, and for the daily payments indicate the number of days in the year.

In the various data fields, enter the known values, then solve for a result. The Calculation buttons are enabled only if enough data is supplied.

Interest Rate must be entered in the N.NN format, for example 8.125.

For **Net Present Value** (NPV), enter BOTH the Interest Rate AND the number of periods, AND either:

- a) the Future Value, or
- b) the Periodic Payment amount.

For **Future Value** (FV), enter BOTH the Interest Rate AND the number of periods, AND either:

- a) the Present Value, or
- b) the Periodic Payment Amount.

For **Internal Rate of Return** (IRR), enter the Number of Periods AND either:

- a) the Present Value AND the Future Value, or
- b) the Present Value AND the Periodic Payment amount, or
- c) the Future Value AND the Periodic Payment amount.

For **Number of Periods**, enter the Interest Rate AND either:

- a) the Present Value AND the Future Value, or
- b) the Present Value AND the Periodic Amount. or
- c) the Future Value AND the Periodic Amount.

For **Amount of Payments (PMT)**, enter the Interest Rate AND either:

- a) the Present Value AND the Number of Periods. or
- b) the Future Value AND the Number of Periods.

Number of days (days between two dates) can be calculated by clicking on the calendar icon or from the Options menu.

Financial B

The Financial B option is a financial calculator for irregular payments. Given a financial stream of payments and receipts, you can calculate the

- Internal Rate of Return (IRR)
- Net Present Value (NPV)
- Future Value (FV)
- Total Net Amount

Specify the terms (Annual, quarterly, monthly, daily payments), and for the daily payments indicate the number of days in the year.

In the 'spreadsheet', enter the stream of payments and receipts. Each row represents one period, even if left blank, or the periods specified in the second cell. For repeat payments of the same amount, use one row and enter the number of periods.

Interest Rate must be entered in the N.NN format, for example 8.125.

For Internal Rate of Return calculations, at least one value must be negative (the payment).

For Present Value and Future Value calculations, you must enter the annual interest rate in a format such as 8.75 (not 0.0875).

The values in the spreadsheet can be copied to the Windows Clipboard in the Edit menu.

Trigonometry

The Trigonometry option includes the basic trigonometric functions. Enter any two values from: Angle, Hypotenuse, Adjacent Side, or Opposite Side. Solve for the unknown value.

The 'Adjacent Side' is the side next to the acute angle; the Opposite Side is the side opposite the acute angle (or next to the right angle). The third angle (upper right in the drawing) is the complimentary angle; it is calculated by simply deducting the value of the acute angle from 90 degrees.

To see the formula of the calculation, click on the Formula button. The formula is based on the .NET language. The formula can be copied to the Windows Clipboard in the Edit menu.

Conversions

The number of days (days between two dates) can be calculated by clicking on the calendar icon or from the Options menu.

For various common conversion calculations (weight, length, volume, temperature), use the Miscellaneous Conversion option in the Tools menu. Simply enter a value and click on the OK button; all the conversions will be calculated.

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The program can be un-installed from the Windows Control Panel (Install and Remove Programs...).

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