Wall Street Notes

Gold Bullion
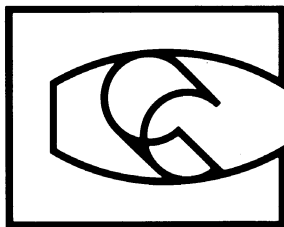
PERSONAL FINANCE
VOLUME I

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VOLUME I

Compucolor II

SOF-DISK LIBRARY

Get the edge in your financial affairs. Use this
program to calculate annuities, interest rates, and
mortgages by several popular methods.

Library Album No. 990010   Requires 8K user RAM

PERSONAL FINANCE VOLUME I

Finance I is a set of 4 user programs plus a "MENU" program which, given other parameters, compute various parameters pertaining to investments. It consists of the following programs, each of which is described below: ANNUIT, MORGAG, TRUINT and INVEST.

ANNUIT

This program computes various parameters pertaining to payment and withdrawal annuities. When ANNUIT is run, the following prompt is displayed:

ANNUITY

THIS PROGRAM COMPUTES PAYMENT AND WITHDRAWAL ANNUITIES.

DEFINITION OF VARIABLES:
N = NUMBER OF PERIODS
A = AMOUNT AT END OF N PERIODS
I = INTEREST/PERIOD (%)
R = PAYMENT AMOUNT/PERIOD
P = ORIGINAL PRINCIPAL

ANNUITY TYPE (1-LOAN OR 2-SAVINGS):

Enter "1" or "2" according to the type of annuity concerned. If a "1" is entered, the next prompt to appear is:

WHICH VARIABLE IS UNKNOWN (N, A, I OR R):

In this case, enter "N" to have the number of periods computed, "A" to have the amount at the end of a given number of periods computed, "I" to have the interest per period computed (%) or "R" to have the amount of each payment computed. Whichever response is entered as unknown, the other three parameter values are then requested and should be entered in the order requested, separated by commas. If a "2" is entered to the original prompt, the next prompt is:

WHICH VARIABLE IS UNKNOWN (N, P, I OR R):

The procedure for entering the parameter to be computed, followed by values of the other three parameters is as above. Note, however, that the alternative "P" (original principal) replaces the former alternative "A" (amount). The desired computed parameter appears (sometimes after a pause for computations) and the following prompt next appears:

ENTER NUMBER OF DESIRED ALTERNATIVE:
1 - ANOTHER CASE, SAME TYPE
2 - ANOTHER CASE, DIFFERENT UNKNOWN
3 - ANOTHER CASE, OTHER ANNUITY TYPE
4 - TOTAL INTEREST OVER "N" PERIODS
5 - TABLE OF WITHDRAWALS, PRINCIPAL AND INTEREST
6 - END PROGRAM
?

Enter now one of the integers "1" to "6" accordingly. If "1",
"2" or "3" is chosen, the program returns to the beginning and
fills in any known information (such as annuity type) and
requests information it needs as before. Alternatives "4" and
"5" may be chosen only if the response to the original prompt
was "2". To return to the MENU program, enter "6". If any
alternative but "6" is chosen and required information entered,
the 1st prompt appears upon display of the desired computed
parameter(s).

MORGAG

This program computes various parameters pertaining to
mortgages. When MORGAG is run, the following prompt is
displayed:

LOAN ANALYSIS

ENTER NUMBER OF DESIRED VALUE:
1 - RATE
2 - LIFE
3 - AMOUNT BORROWED
4 - MONTHLY PAYMENT
?

If "1" is entered, the following prompts will occur
respectively, each requiring the requested input:

```
MORTGAGE LIFE = YEARS, MONTHS:
AMOUNT TO BE BORROWED:
AMOUNT OF A MONTHLY PAYMENT:
STARTING DATE OF LOAN (E.G. 8, 1979)
TABLE LENGTH (YEARS):
ENTER 1 - ANNUAL OR 2 - MONTHLY SUMMARY:
```

Note that the first and fourth of these prompts require two
answers, so they are separated by a comma in each case. Enter
"1" to the last prompt to obtain a single set of figures per
year or "2" for monthly figures. If a "2" is entered to the
original prompt, the same set of prompts follow as before except
that the first (MORTGAGE LIFE = YEARS, MONTHS:) is replaced by:

NOMINAL RATE IN PER CENT

and the table length prompt is not given. If a "3" is given to
the original prompt, the same set of prompts follows as for a
response of "1", except that AMOUNT TO BE BORROWED is replaced
by NOMINAL RATE IN PER CENT. If a "4" is entered, then AMOUNT
OF A MONTHLY PAYMENT is replaced by NOMINAL RATE IN PER
CENT. After appropriate responses have been given to the above
prompts, the terms of the loan (rate, life, amount, payment)
appear on the screen briefly and is followed by the AMORTIZATION
TABLE for the number of years expressed by the entry to the
TABLE LENGTH (YEARS) prompt or implied, in case a "2" was
entered to the original prompt. If a monthly summary was
requested, one year at a time will be displayed. To proceed
from year to year, press RETURN. After the table has been
displayed, the prompt:

TYPE Y TO CONTINUE

appears. An entry of "Y" reruns the program. To any other
entry, a return to MENU occurs.

TRUINT

This program computes the true interest rate charged on an
installment loan given values of the other parameters. When
TRUINT is run, the following prompt is displayed:

TRUE ANNUAL INTEREST RATE

THIS PROGRAM CALCULATES THE TRUE ANNUAL INTEREST RATE
CHARGED ON AN INSTALLMENT LOAN.

TO USE THIS PROGRAM, IT IS NECESSARY TO SUPPLY
VALUES FOR 4 VARIABLES:

A = AMOUNT OF LOAN ($)
P = AOUNT OF PAYMENT ($)
N = TOTAL NUMBER OF PAYMENTS DUE
K = NUMBER OF PAYMENTS DUE IN A YEAR

WHAT ARE A, P, N, K ?

The four requested values are entered in the order requested,
separated by commas, and the true annual interest rate is
computed and displayed. This is followed by the prompt:

ENTER 1-CONTINUE OR 2-END PROGRAM

If a "1" is entered, the program is rerun. Otherwise, a return
to MENU occurs.

INVEST

This program computes internal rate of return or present
value based on cash flow. When INVEST is run, the following
prompt is displayed:

INTERNAL RATE OF RETURN
AND PRESENT VALUE

NUMBER OF PERIODS AFTER PERIOD ZERO:

When the number is entered, the next prompt to appear is:

+ REPRESENTS A NET INFLOW AND - REPRESENTS A NET OUTFLOW
INITIAL CASH FLOW IN PERIOD ZERO:

A positive entry represents inflow and a negative entry,
outflow. In order to compute internal rate of return, it is
necessary that this initial cash flow be negative (outflow).
The next prompt is:

CASH FLOW IN FIRST PERIOD:

to which the requested response should then be made. This is
followed by:

-6-

ARE ALL THE OTHER FLOWS THE SAME?

If all the flows from the first are the same, enter "Y" or
"YES". Otherwise, the values of the flows after the first are
requested individually. The next prompt to appear is

    SELECT NUMBER OF DESIRED CHOICE
    1 - CONTINUE
    2 - COMPUTE INTERNAL RATE OF RETURN
    3 - COMPUTE PRESENT VALUE
    4 - END PROGRAM

If a "1" is entered, the program is rerun. If a "2" is entered,
the internal rate of return is displayed and the last prompt
returns. If a "3" is entered, the prompt

    DISCOUNT RATE (%):

appears, to which an approximate response as a per cent should
be made. The net present value is displayed and a return to the
prompt with the four alternatives occurs. If a "4" is entered,
MENU is loaded and run.

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Personal Finance
Volume I

1. Rate of Return
2. Loans—Solving for the unknown parameter
3. Loans Analysis Between Two Dates
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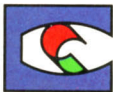
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