FINANCIAL CALCULATOR FOR CALCULATING, GRAPHICALLY DISPLAYING AND CONFIRMING RESULTS OF LOAN AMORTIZATION CALCULATION

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Field of Search ....................... 364/401, 408, 918, 225

Depreciation Calculation

Designate Depreciation Method

Enter Necessary Data

Is "Dep" Key Operated?

Yes → B4

Calculate Depreciation Value at Set Year

Form Graph

Is "Trace" Key Operated?

No → B7

Execute Trace

End

References Cited
U.S. PATENT DOCUMENTS
3,865,060 1/1975 Rode et al.

OTHER PUBLICATIONS
"GMAC Mortgage Amortization Schedule".
"HP Compound Interest and Loan Amortization", product literature, AN83-005530.

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ABSTRACT
A financial calculator executes calculations on amortization of a loan, and depreciation, and calculation results are displayed on a display unit as a graphic representation in view of time lapses. To confirm the calculation results, the resultant values are displayed and also the portions of the displayed graph corresponding to the resultant values are displayed in a specific form by which meanings of these calculated values can be efficiently grasped.

8 Claims, 5 Drawing Sheets
EXECUTE TRACE PROCESS

| l —— 1 | D1 |
|———|———|
| D2 |

CALCULATE DEPRECIATION VALUE "Dep" AND DISPLAY CALCULATED VALUE

FLICKER Dep GRAPH

IS Trace KEY OPERATED?

YES

| j —— (j + 1) | D5 |
|———|———|
| D6 |

NO TO OTHER PROCESSES

n = 5
PV = 10000
FV = 500

FIG. 7A

n = 5
PV = 10000
FV = 500
DEP = 1900

FIG. 7B

Dep = 3166.67

FIG. 7C