HOW TO USE

Calc Pro

PANORAMIC
Software Inc.

Chapter 1
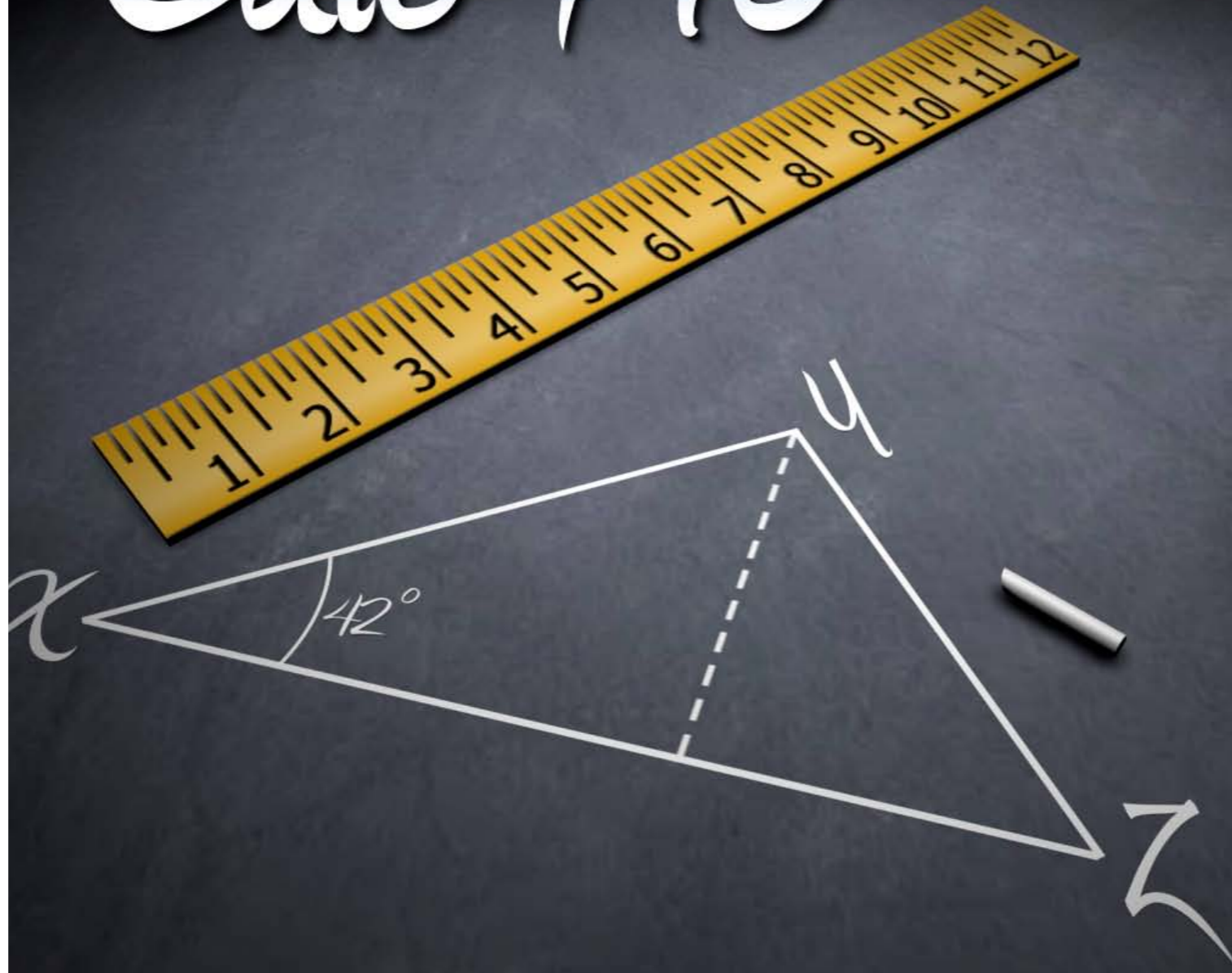
Basic Usage

Panoramic Calc Pro is a powerful yet easy to use calculator for your iPhone, iPad or iPod Touch. It includes 10 unique calculators, 14 worksheets, 60 variations of display styles, and highly customizable calculator settings.

As well, Calc Pro has been translated into 11 different languages: English, French, Italian, German, Dutch, Spanish, Portuguese, Russian, Japanese, Chinese and Korean.

This manual describes the controls and features of Panoramic Calc Pro version 3.6.6 for iOS devices. For additional information, please visit www.panoramicsoft.com

Overview

Calc Pro contains ten (10) complete calculator screens as well as ten (10) financial worksheets and four (4) worksheets for statistical analysis offering hundreds of features and functions in a well organized layout.

On most screens you'll see the numbers 0 to 9 which are used to enter numbers. Simple calculations can be completed using the onscreen number buttons in combination with the +, -, ◊, ˜, and = buttons.

You'll also see several other common buttons on most screens:

C (Clear All)

CE (Clear Equation) removes the last value entered

<- (Backspace) deletes the last single character or number entered

MS (Memory Store) adds the onscreen value to a saved memory location

MR (Memory Recall) recalls the value saved to memory

MC (Memory Clear) clears the saved memory

M+ (Memory Plus) adds the onscreen value to the value stored in memory

M- (Memory Minus) subtracts the onscreen value from the value stored in memory

The memory buttons can be changed to display advanced memory buttons, see the options section for more details

2ndF	DRG>	dec	$\sum n$	Reset	CE
Hyp	asin	acos	atan	10^x	e^x
%	rand	x^3	$\sqrt[3]{x}$	$y\sqrt{x}$	Ans
MS	(	)	Exp		+/-
MR	7	8	9		÷
MC	4	5	6		×
M+	1	2	3		-
M-	0	.	=		+

Using the Buttons

Calc Pro's buttons are activated by tapping with your finger. On some screens, additional buttons will be shown by pressing the 2ndF (Second Function) or HYP buttons. As well, some buttons will open lists of values or open new screens. These buttons are yellow on the default skin. If you have a retina display or are using Calc Pro HD on the iPad, the 2ndF functions will be shown in small text at the top of the buttons.

Understanding the Display

Calc Pro's display will show entered or calculated values in the main area of the display. Depending on the calculator settings, two lines may be displayed (R.P.N. or Expression mode – see options for more details).

You can access additional features by tapping your finger on the display. This will bring up a menu allowing you to view the contents on the stored memory, copy the current value to the clipboard, paste from the clipboard or view the R.P.N. stack when Calc Pro is set to R.P.N. mode.

The top area of the display is used to show information about the current state of Calc Pro by use of the Display Indicators.

Display Indicators

Operator (+, -, etc)	The last pressed operator or function may appear
2ndF	Calc Pro is showing second function buttons
Hyp	Calc Pro is showing hyperbolic functions
DEC/BIN/OCT/HEX/ B3/B4/B5/B12	Indicates the current calculator base
DEG/RAD/GRAD	Indicates the mode for trigonometric calculations: Degrees, Radians or Gradients
8bit/16bit/32bit/ 48bit	Indicates the precision of base conversions (Base Calculator only)
NORM/SCI/ENG/ FIX/FRAC	Indicates the display notation
M	Indicates a value is stored in memory
M2 / M3	Indicates values are stored in Memory 2 or 3 when using advanced memory

Tape View

The Tape View

Your equations and answers are recorded and can be displayed on the Tape View screen, or to the right of the calculator if you are using Calc Pro HD in landscape. By tapping the equation and answer you can re-insert the answer into the Calculator Display.

The Tape View has several additional menu options:

Email: Tap the Email Icon to send your Tape to someone.

Copy: Hit the Copy Icon to copy the entire Tape and paste it somewhere else on your iPhone or iPod Touch.

Clear: Hit the Clear Icon to clear the Tape.

View Tape ⓘ

sqrd(58)
= 3364

cos(5478.23)
= 0.759931982155661

(pi)
= 3.14159265358979

tan(45)
= 1.61977519054386

sin(45)
= 0.850903524534118

cos(30)
= 0.154251449887584

sqrd(0.154251449887584)
= 0.0237935097924218

75.4
= 1001011

1001011
= 75

Navigating Calc Pro

Calc Pro has been carefully designed to make efficient use of the smaller screens on the iPhone and iPod Touch while Calc Pro HD has been optimized for the larger iPad display.

iPhone/iPod Touch

The bottom menu provides four (4) items for navigation.

- The Toggle item will return to the last viewed calculator.

- The Menu item will bring up a menu giving you quick access to all 10 calculators.

- The Tape item will display the tape which shows recent calculations.

- The Options item will open the Options screen.
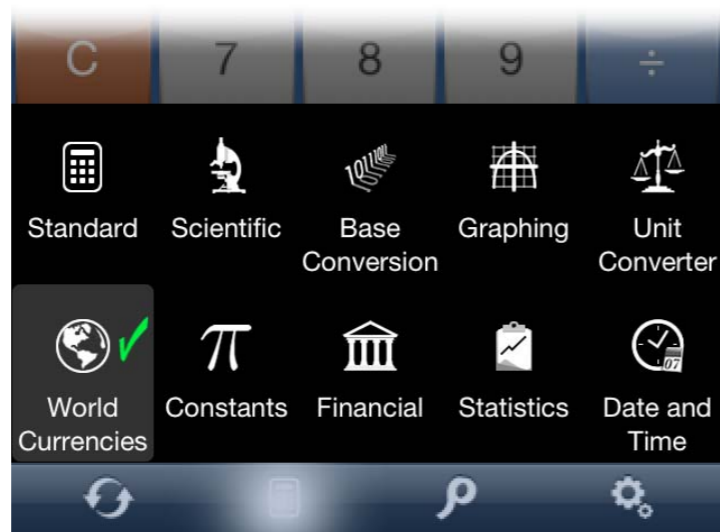
iPad

The iPad version is called Calc Pro HD and has two different display styles depending on the orientation.

In portrait you'll get a large version of each calculator with a side menu allowing quick navigation to each section.

In landscape, the screen is split into two sections, the menu is present on the left as in portrait mode, and next to it is the main calculator area where the 10 calculators will be displayed. On the right is the secondary area which will display context sensitive information including options, lists of items or the tape view.
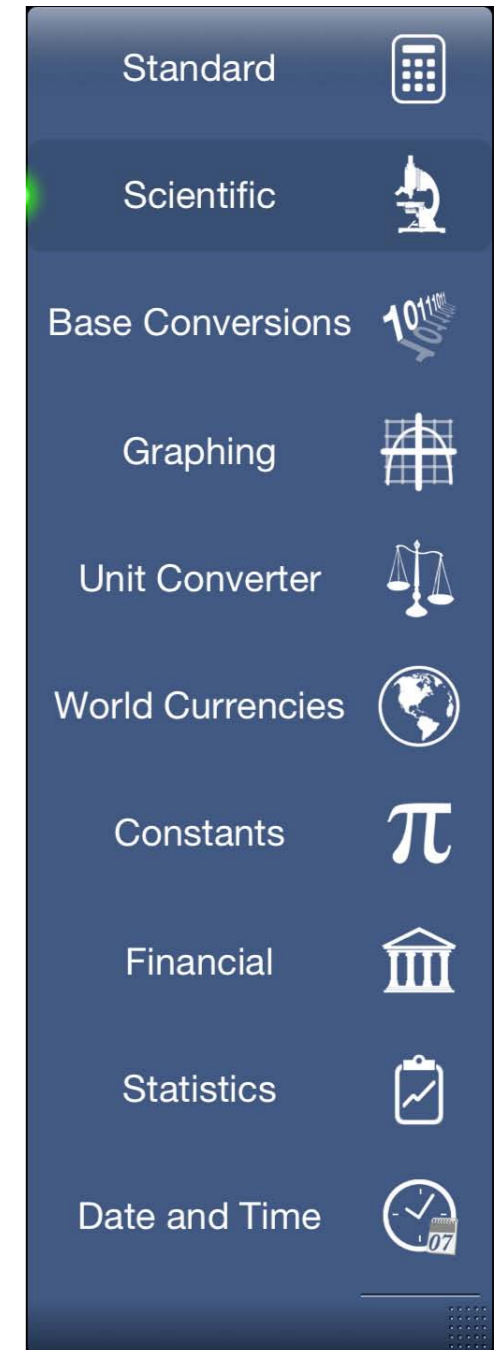
Options

The **Options** screen allows you to customize many aspects of Calc Pro. The options are split into five (5) sections that are covered below. If you wish to return Calc Pro to its default settings, press the "Reset" button.

General

The general settings change the appearance of Calc Pro.

Button style: Allows you to pick from five (5) visual styles for the buttons and display.

Button color: Allows you to pick from ten (10) color schemes.

Play sounds: Changes the sound made when a button is pressed.

Thousands separator: When on, Calc Pro will separate integer portions of the onscreen values into groupings of 3 separated by a comma.

Calculator

The Calculator section controls how Calc Pro accepts input and how values are displayed.

Calculator mode:

You can choose from one of five calculator modes:

Expression

This mode will allow the user to enter an entire expression before calculating any results. The expression will be shown at the top of the display. This mode is recommended when working with fractions.

Algebraic

This is the most common scientific mode. Order of Operations are observed and functions such as sin, log, & ! are applied immediately to the onscreen value. This is the default mode.

Direct Algebraic

D.A.L. is similar to Algebraic except that function buttons must be pressed before entering the value. For example, to find the cosine of 45, you would press "cos" "4" "5" "=".
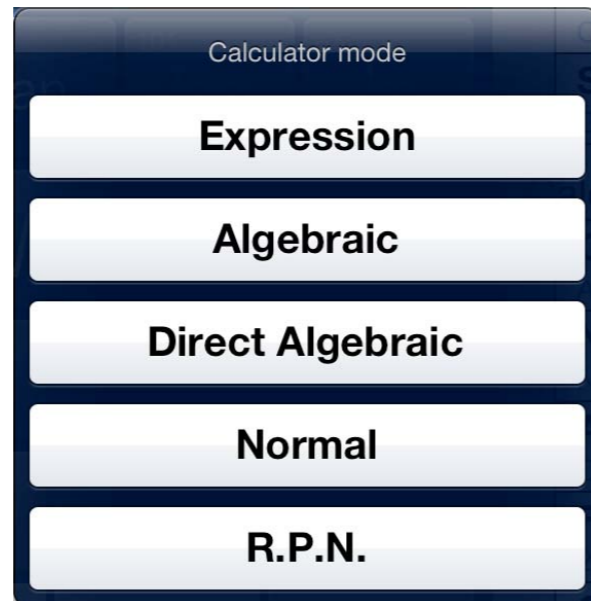
Normal

This is the simplest mode and works like many basic calculators. Order of Operations are not observed and calculations can be repeated by consecutively pressing the equals button.

R.P.N.

Reverse Polish Notation or Postfix Notation - In the mode, the operators are entered after all of the operands have been added to the stack. This mode will also change some of the buttons to RPN naming conventions and behavior. For example, +/- becomes CHS. You can customize many aspects of the R.P.N. mode from the Options screen.

Notation:

The notation setting changes the way Calc Pro shows calculated values but has no effect on the value of the results.

Normal

The default mode, Calc Pro will attempt to show integer and decimal numbers as a whole until the values become too large or too small. It will then switch to scientific notation.
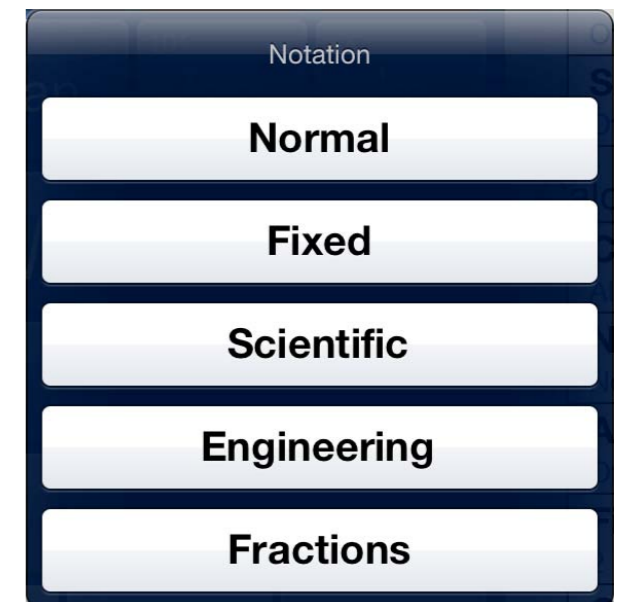
Fixed

Fixed will attempt to show values with the given number of decimal places as set by the "Fixed digits" option. If the values become too large or too small, Scientific notation will be used.

Scientific

Calc Pro will show all values in Scientific notation as long as they can be represented without an exponent of 0.

Engineering

Similar to Scientific, the display will attempt to show values with exponents but only in powers of 3.

Fractions

Values will be shown as reduced fractions when possible. Denominators up to 999 are supported.

Advanced Memory:

When advanced memory is selected, the standard memory buttons are replaced by:

STO (Store) Press STO followed by a number to store the onscreen value to one of 10 memory locations (0-9)

RCL (Recall) Press RCL followed by a number to recall memory

M1 / M2 / M3 Press to quickly store onscreen values to the first 3 memory locations

Fixed Digits:

Set the number of decimal places allowed when using Fixed notation.

Conversion Buffer:

Set the maximum value when converting bases on the Base Calculator. Select from Byte (8bit), Word (16bit), DWord (32bit), or Large (48bit).

Tax Rate:

Set the tax rate used on the Standard Calculator for the Tax+ and Tax- buttons. Can be set between 0 & 99.99%.

R.P.N.

Settings specific to the R.P.N. (Reverse Polish Notation) calculator mode in the Calculator section of the Options.

RPN Stack Size

Change the size of the stack. Values pushed off the top of the stack will be lost. Stack size can be set to 2, 4, 5, 10 or 50.

RPN mode

The RPN behavior can be changed to mimic popular HP calculators. When enabled, the EEX button can be used to enter values raised to the power of 10 instead of immediately performing the calculation. It also changes the behavior of the % Percent button to emulate some HP models.

Financial

These settings are specific to the worksheets available from the Financial Calculator.

Fixed digits($)

This changes the number of decimal places shown for values representing dollar amounts.

End period payments (TVM)

This changes the TVM (Time Value Money) calculations to assume payments are made at the end of a payment period rather than the beginning.

Payment schedule (Mortgage)

Ten (10) different mortgage repayment schedules can be calculated from the Mort (Mortgage) worksheet on the financial calculator. "Accel" refers to accelerated payment schedules. The

mortgage worksheet uses industry standard mortgage equations for the USA and Canada.
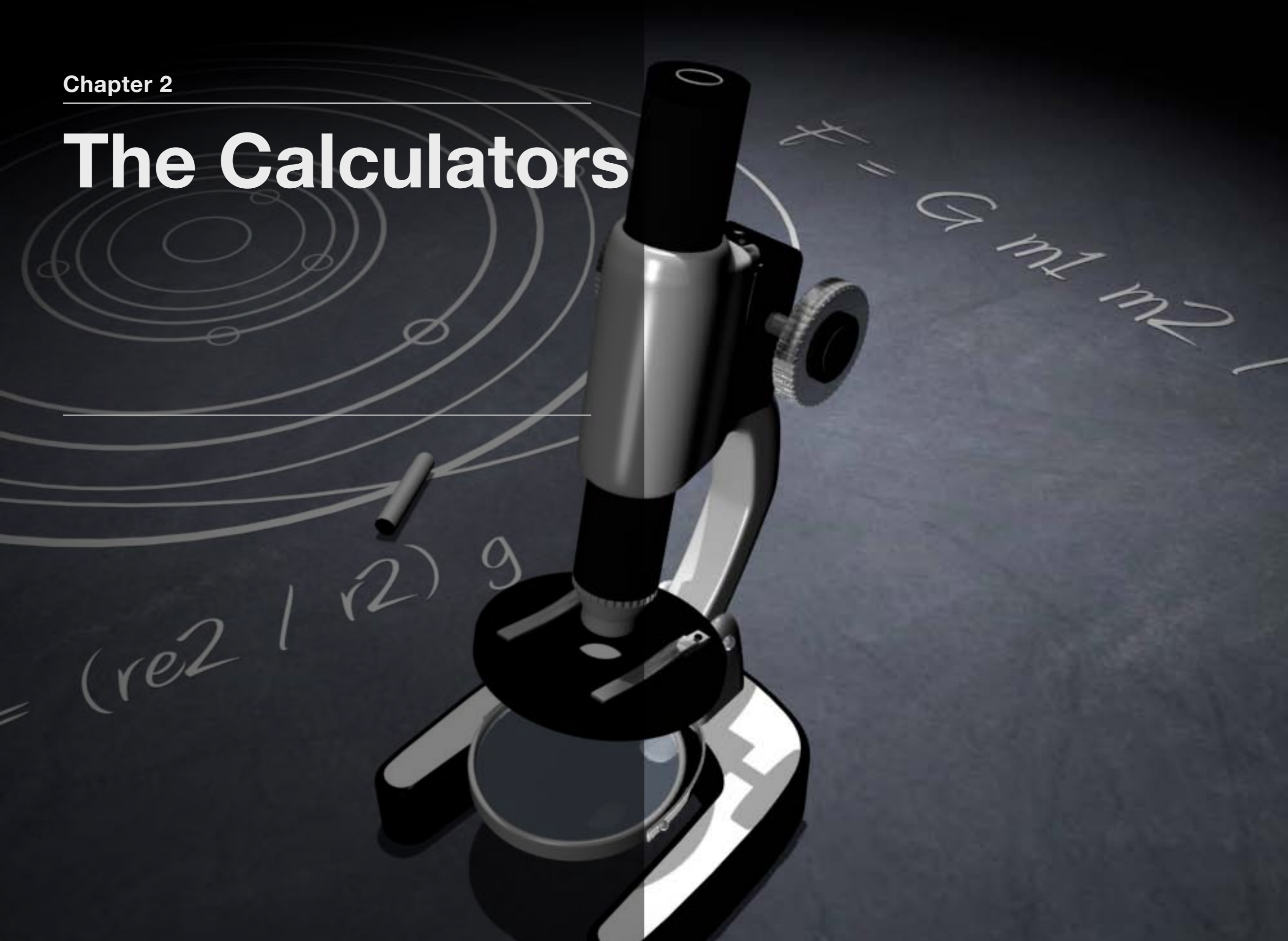
Graphing

Settings specific to the graphing screen: Graphs can be shown from the Graphing Calculator or the Statistics worksheets available on the Financial Calculator.

Graph style

Graph lines can be represented by a Normal line, a Large or thicker line, or Points only.
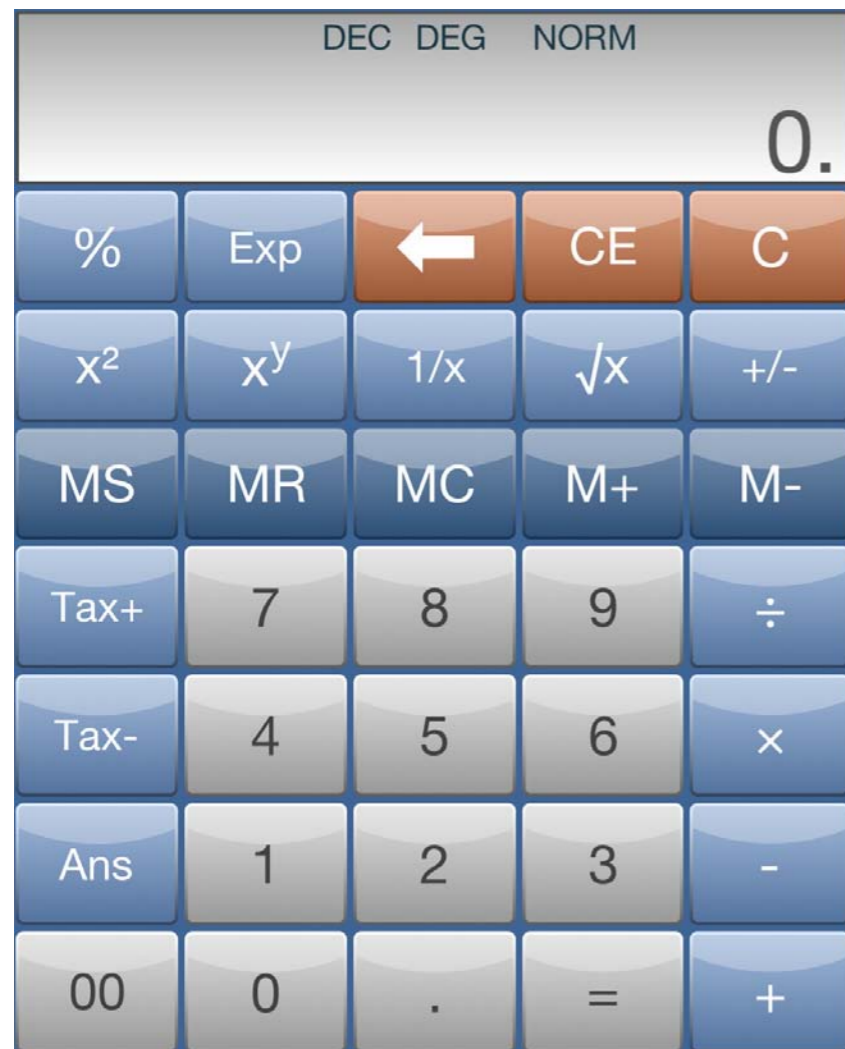
The Calculators

Standard Calculator

The **Standard Calculator** is ideal for quick everyday uses and is a perfect replacement for a simple desktop calculator. It includes the calculator functions most commonly used in a clean and uncluttered presentation.

Buttons

√	(Square Root)
1/x	(Inverse)
x²	(Square) raise to the power of two
xy	(Universal Power) raise a number to any power
Exp	(Exponent of 10) times 10 and raised to the power of
+/-	(Change sign)
%	(Percent)
Ans	(Last Answer) Retrieves the last answer
Tax+	(Tax Plus) Adds a percentage to the onscreen value (set in the options)
Tax-	(Tax Minus) Removes a percentage from the onscreen value (set in the options)
0	(Double 0) Adds two 0s, equivalent to pressing the 0 button twice

DEC DEG NORM

0.

%	Exp	←	CE	C
x²	xy	1/x	√x	+/-
MS	MR	MC	M+	M-
Tax+	7	8	9	÷
Tax-	4	5	6	×
Ans	1	2	3	-
00	0	.	=	+

Scientific Calculator

The **Scientific Calculator** is ideal for scientific, algebraic, and trigonometric calculations and designed to be used at any level of education, as well as in professional or research settings. Along with the other calculators, the behavior and appearance can be customized from the Options screen.

By using the **2ndF** and **Hyp** buttons, the Scientific Calculator gives access to over 60 functions. As well, a list of Constants can be accessed using the "const" button. This list can be customized from the **Constants** Calculator.

Buttons

The Scientific Calculator contains all of the buttons on the Standard Calculator as well as:

2ndF (Second Function)	Shows secondary functions
Hyp (Hyperbolic)	Shows hyperbolic functions
DRG	Changes trig calculations between Degrees, Radians, and Gradients
o,,,	Changes display from decimal to degrees/minutes/seconds
x!	Raises any decimal or integer value by a given factorial
sin (sine)	Find the sine of a value
cos (cosine)	Find the cosine of a value
tan (tangent)	Find the tangent of a value
log (logarithm base 10)	Find the log base 10 of a value
ln (natural logarithm)	Find the the natural log of a value

π (pi)	Shows the constant pi
DRG>	Same as DRG but converts the onscreen value
Dec (decimal)	Convert from dms to decimal
Σn (sum)	Find the series summation of 0 to a given integer
Reset	Resets the calculator state to default
Asin (arc sine)	Find the arc sine
Acos (arc cosine)	Find the arc cosine
Atan (arc tangent)	Find the arc tangent
10x (10 to the x)	10 to the power of
Ex (e to the x)	e to the power of
Rand (random)	Random number between 0 and a given value
x³ (cubed)	Raise to the power of 3
3√x (cube root)	Find the cube root of a value
y√x (y root)	Find the y root of a value
Sinh (hyperbolic sine)	
Cosh (hyperbolic cosine)	
Tanh (hyperbolic tangent)	
asnh (arc hyperbolic sine)	

acsh (arc hyperbolic cosine)	
atnh (arc hyperbolic tangent)	
const (Constants)	Shows a list of scientific constants

If you have selected the R.P.N. calculator mode in the options the follow buttons are also shown:

Base Conversions

The **Base Conversions** Calculator allows you to convert integer numbers between Binary, Octal, Decimal, and Hexadecimal numbers as well as giving you access to commonly used bitwise operations and basic math functions. Conversion size limit can be set between 8bit, 16bit, 32bit and 48bit. Now also supports base 3, 4, 5, & 12.
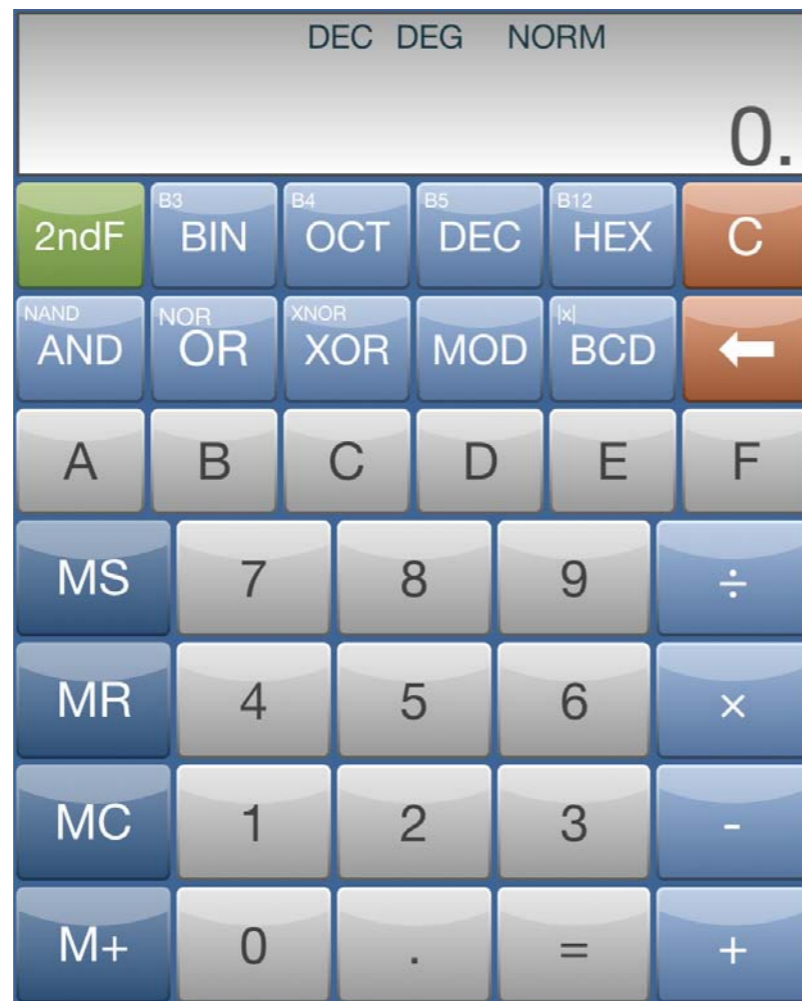
Buttons

BIN	(binary) Convert to binary
OCT	(octal) Convert to octal
DEC	(decimal) Convert to decimal (base 10)
HEX	(hexadecimal) Convert to Hexadecimal mode
B3/B4/B5/B12	Convert between base 3, 4, 5 and 12
A	Enter number A (HEX and Base 12 only)
B	Enter number B (HEX and base 12 only)
C	Enter number C (HEX only)
D	Enter number D (HEX only)
E	Enter number E (HEX only)
F	Enter number F (HEX only)
AND	AND binary operator
NAND	NOT of AND binary operator
OR	OR binary operator

NOR	NOT of OR operator
XOR	Exclusive OR binary operator
XNOR	NOT of exclusive OR operator
MOD	Modulus
|x|	Absolute value
BCD	Show the Binary Converted Decimal
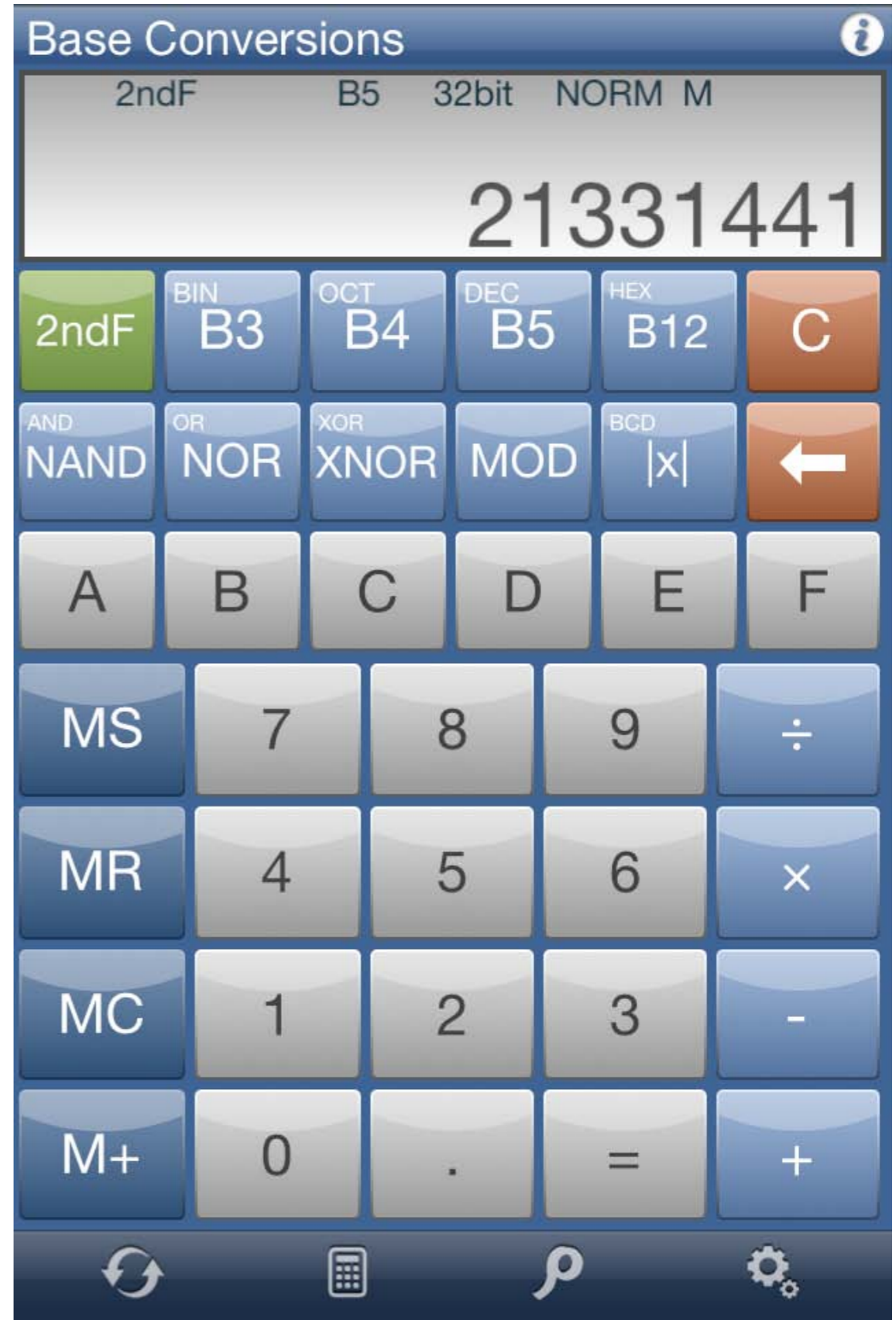
Graphing Calculator

The **Graphing Calculator** allows you to graph up to 8 complicated 2D equations simultaneously. It also includes an intuitive interface to pan, zoom and analyze the graphs. Start by using the Graph Calculator screen; the buttons should be familiar from the Scientific Calculator.
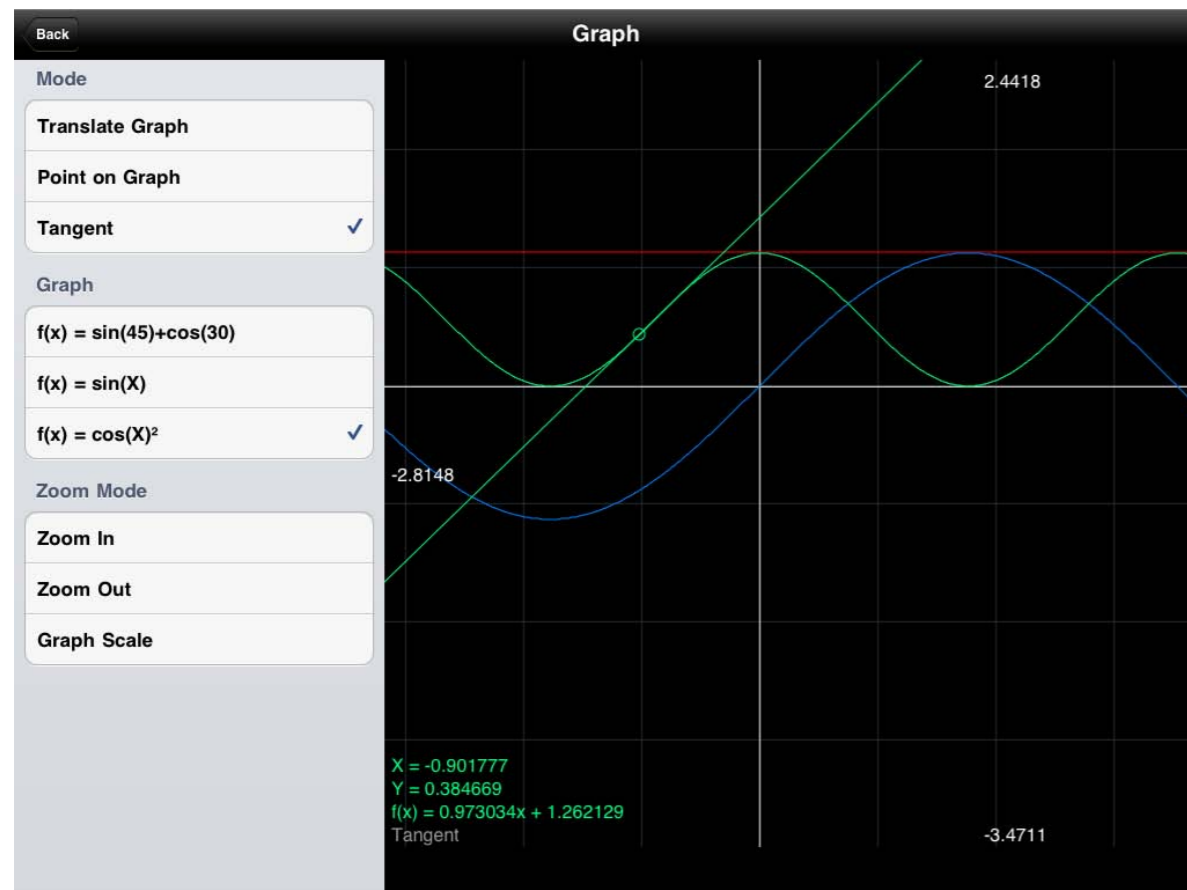

Buttons

f1(x)	Use this button to change between graph equations
Graph	Graph the entered equations
X	Enter the X variable into your equation to be graphed. X can be used more than once.
sin (sine)	Find the sine of a value
cos (cosine)	Find the cosine of a value
tan (tangent)	Find the tangent of a value
log (logarithm base 10)	Find the log base 10 of a value
ln (natural logarithm)	Find the the natural log of a value
2ndF (Second Function)	Shows secondary functions
Hyp (Hyperbolic)	Shows hyperbolic functions
π (pi)	Shows the constant pi

Graph Screen

The Graph Screen gives you a visual representation of your 2D graph(s). Each equation will have a unique color. You can change the graph mode to translate the view, track a point on any graph or find the tangent of any point on any of the graphs.

Select the Graph Scale to manually enter the graph view constraints.
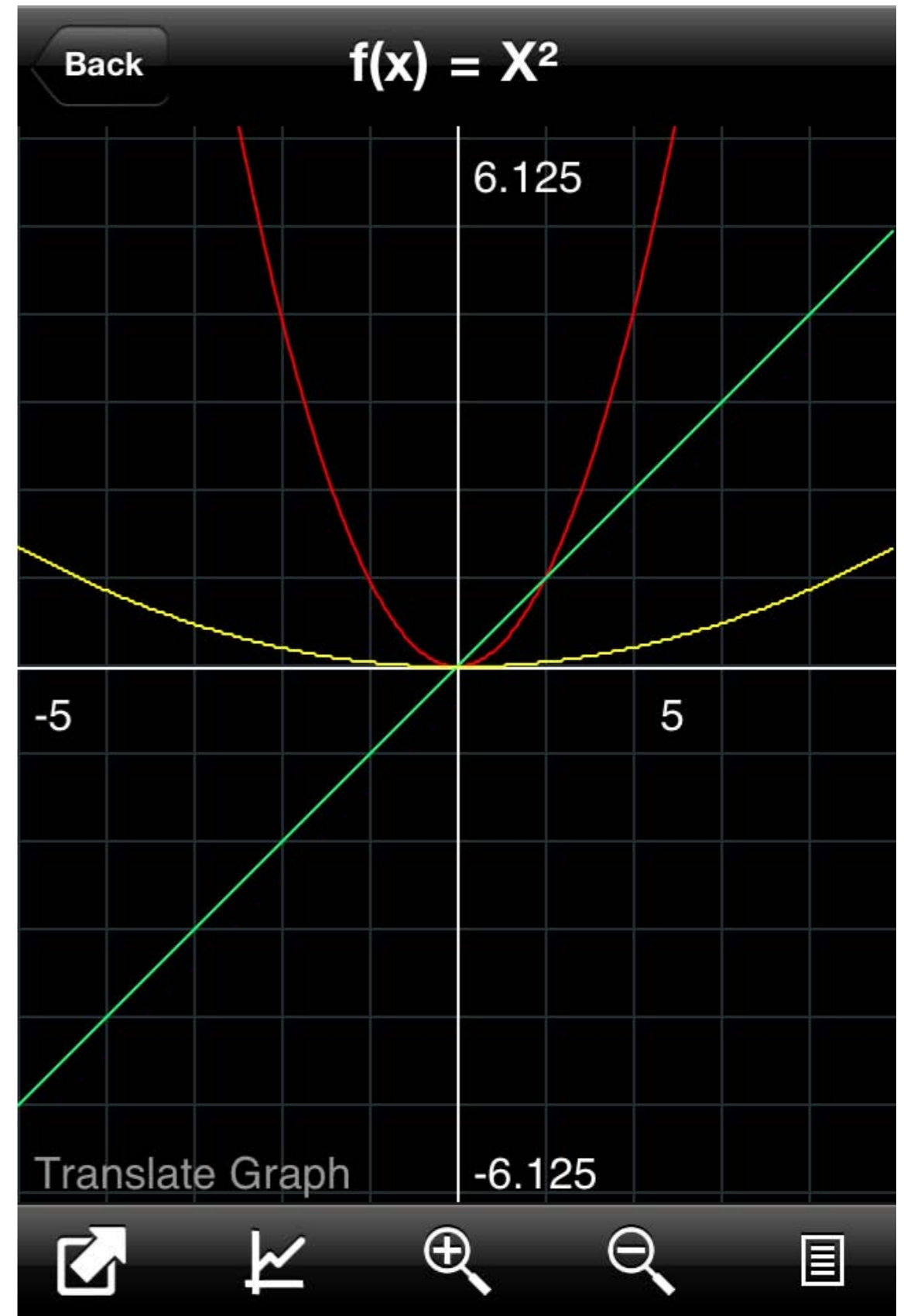
Constants

Choose from over 1500 different Mathematics, Physics, Solar System, or Element constants and use them in your calculations. Constants can be added to your Favorites menu by hitting the "Save" button. The constants favorite menu will hold up to 12 constants and is available on the Scientific and Graphing calculators by pressing the "const" button.

Sections

Mathematics   Commonly used Mathematic Constants

Physics   Universal, Electromagnetic, Atomic & Nuclear, Physico-chemical, Common Values

Solar System Includes all Planets, Pluto, all moons, the Sun and the Asteroid belt

Elements   Contains information on the first 120 elements in the periodic table with all commonly used available constants/properties

Buttons

Constants	Choose a constant or group of constants
Save	Add the currently selected constant to the favorites list. The favorites list stores 12 constants accessible from Scientific or Graphing Calculator.
Const	display the favorite constants list

Unit Converter

Unit Converter converts 19 different unit categories including: Acceleration, Angle, Area, Cooking, Data Storage, Density, Energy, Flow Rate, Force, Fuel Economy, Length, Power, Pressure, Speed, Temperature, Time, Torque, Volume, Weight (mass). All conversions are accurate to at least 10 significant figures and most are accurate to over 15.

Start by selecting your conversion type with the "Conversion" button, then select units with the "To" and "From" buttons. Now enter a value and it will be instantly converted. Tap the display to switch the To and From units. The Unit Converter gives you access to thousands of possible conversions.

Buttons

From	The unit to be converted from
To	The unit to be converted to
Conversion	Choose between 19 conversion categories

Display

The Unit Converter display is similar to other displays but it is broken into 3 sections. The top two (2) show information on the From and To values. The unit of the selected conversion is shown in the top left and the long name is shown in the top right. The entered or calculated value is displayed in the lower right.

You can tap either of the top two displays to swap the conversion values.

The 3rd display shows the currently selected conversion type.

World Currencies

Use the **World Currencies** Calculator to exchange over 150 Currencies. Currencies are updated daily on the Panoramic Software servers and can be updated in Calc Pro at any time by pressing the "Update" button. Also includes buy and sell rates for most currencies. Simply select the currencies using the "To "and "From" buttons then enter an amount. The To currency will be instantly displayed along with the buy and sell prices.

associated country's flag or representative symbol. The entered or calculated value is displayed in the lower right.

You can tap either of the top two displays to swap the conversion values.

The 3rd display shows the time and date of the most recent update.

Buttons

From	Select the currency to convert from
To	Select the currency to covert to
Update	Get the latest currency exchange rates (requires an active internet connection)

Display

The World Currencies display is similar to other displays but it is broken into 3 sections. The top two (2) show information on the From and To values. The selected currency 3 letter ISO abbreviation is shown in the top left along with either the

Financial Calculator

The **Financial Calculator** is designed to give you quick access to functions commonly used in financial calculations. As well, it contains ten (10) powerful worksheets allow you to solve the most frequent financial problems with an easy to view layout.

Includes: Compound Interest (ICom), Date (Date), Depreciation (Dep), Tip Calculator (Tip), Loan Calculator (Loan), Mortgage (Mort), Percent Change (%Δ), Profit Margin (Prft), Break Even Sales (BrkE), and Time Value Money (TVM).
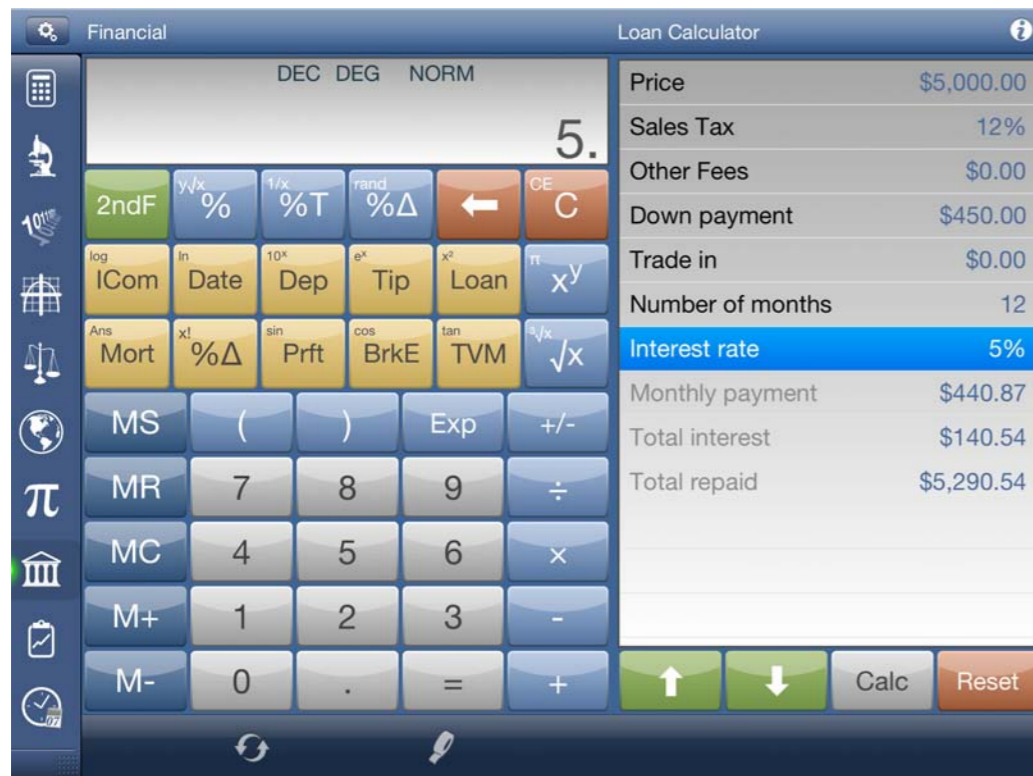
Buttons

ICom	Open the compound interest worksheet
Date	Open the Financial date worksheet
Dep	Open the depreciation worksheet
Tip	Open the Tip worksheet
Loan	Open the loan worksheet
Mort	Open the Mortgage worksheet
%Δ	Percentage Change worksheet
Prft	Profit Margin worksheet
BrkE	Break Even worksheet
TVM	Time Value Money worksheet

Worksheets

The **worksheets** are powerful tools to complete common financial calculations. For currency values, Calc Pro will use the currency symbol associated with your iPhone or iPad's current regional settings. You can change the number of decimal places shown for currency values from the options.

On the iPhone or iPod Touch, you can press the arrow button on the top menu bar to hide the input buttons allowing you to see more of the worksheet fields.

On the iPad in landscape orientation, use the buttons on the right from the normal financial calculator to enter values. This has the added benefit of being able to perform calculations as you use the worksheets.

Values are saved in each individual worksheet even when Calc Pro is closed. You may press the "Reset" button from within the worksheet to clear values.

Buttons

There are four buttons unique to the worksheets:

The up and down arrows allow you to move the selector within the worksheet. Alternatively, you can tap the row directly to select it.

The Calc button is used on Type 1 worksheets to solve for a value. It can also be used on Type 2 worksheets to force a calculation update (more information below).

The Reset button resets all values in the worksheet back to default.

Worksheet Value Types

The worksheets in Calc Pro contain three (3) types of values:

Enter Only   you can only give an input value

Calculate Only   you only receive an answer for this value

Enter or Calculate you can either enter or solve for this value

Calculate Only values can be easily spotted by their grey or lightened text.

Worksheet Types

There are two types of worksheets in Calc Pro, the first type allows you to enter all of the values for the worksheet except one, and then you may solve for the remaining value. On these worksheets you may solve for any value by highlighting the row and pressing the "Calc" button. You can recognize these types of worksheets because they contain no "Calculate Only" values.

The Type 1 worksheets are: ICom, %Δ, Prft, BrkE, and TVM

The second type of worksheet requires you to enter all of the "Enter Only" values and your results will be shown in the greyed "Read Only" values. Although the results are updated as you enter values, you can force the worksheet to update the results by pressing the "Calc" button.

The Type 2 worksheets are: Date, Dep, Tip, Loan, and Mort

Worksheet Overviews

ICom (Compound Interest)

The ICom worksheet is a Type 1 worksheet. Enter any three values and press "Calc" with the remaining field heightened to solve for the final value.

The values are:

# of Periods – the number of compounding interest periods

Interest Rate – the interest

# of Periods	12
Interest rate	5%
Start Value	$1,200.00
Final Value	$2,155.02

rate applied to each compounding period

Start Value – the initial amount before compounding

Final Value – the result or value of the Start after the compound interest has been added

Date

The date worksheet is a Type 2 worksheet. Enter the first six (6) values to solve for the difference in days. The date worksheet gives two answers, the difference in days assuming 365 days a year and the result assuming 360 days a year (this is often used in financial calculations). If the start date is later than the End date, the results will be negative.

Start Year	1988
Start Month	4
Start Day	11
End Year	2012
End Month	4
End Day	11
Difference	8,640
Diff. 360	8,766

Dep (Depreciation)

The depreciation worksheet is a Type 2 worksheet. Enter the first six (6) values to solve for the Depreciation, Remaining book value and the Remaining depreciable value.

Life refers to the useful life of the product in years.

Life	12
Start Month	1
Start Year	2012
Cost	$7,446.00
Salvage Value	$500.00
Year	2012
Depreciation	$578.83
Remaining book value	$6,867.16
Remaining dep. value	$6,367.16

⬆ ⬇ Calc Reset

Loan

The Loan worksheet is a Type 2 worksheet and is an excellent tool for calculating payments on purchases such as cars or financed appliances. Enter the first seven (7) values to calculate your monthly payment, total interest and the total amount repaid. You do not need non-zero values for Other Fees, Trade In, or Down Payment.

Price	$5,000.00
Sales Tax	12%
Other Fees	$0.00
Down payment	$450.00
Trade in	$0.00
Number of months	12
Interest rate	5%
Monthly payment	$440.87
Total interest	$140.54
Total repaid	$5,290.54

⬆ ⬇ Calc Reset

Tip

Bill Amount	$78.56
Tip Percent	20%
Number of People	4
Tip Amount	$15.71
Total per Person	$23.56
Bill Total	$94.27

⬆ ⬇ Calc Reset

The tip worksheet is a Type 2 worksheet. Enter the Bill Amount, Tip Percentage and the Number of People to solve for the remaining values.

Prft (Profit Margin)

Cost	$758.00
Price	$968.29
Profit	21.7176672277933%

⬆ ⬇ Calc Reset

The Prft worksheet is a Type 1 worksheet. Enter any three (3) values, then select the remaining and press "Calc" to solve for the value.

Profit margin calculations convert between, the whole sale cost, the selling price, and the percentage profit between the previous two values.

%Δ (Percentage Change)

The %Δ worksheet is a Type 1 worksheet. Enter any two (2) values, and then press "Calc" while highlighting the 3rd to calculate the value. This worksheet allows you to convert between an effective annual interest rate and a stated interest rate that is compounded two (2) or more times a year.

Periods / Year –
the number of compounding periods per year. A typical loan is compounded monthly so this would be 12 in this case.

Nominal Rate – the annual stated interest rate.

Effective Rate – the equivalent interest rate if the loan interest was compounded once a year.

Periods / Year	12
Nominal Rate	4%
Effective Rate	**4.07415429197906%**

⬆ ⬇ Calc Reset

Mort (Mortgage)

The mortgage worksheet is a Type 2 worksheet. The title of the worksheet will show the type of mortgage repayment schedule being calculated as set in the Options.

Enter the Principal (price), the number Terms in years, the interest rate, and Down payment and you'll be able to see all of the vital details of your mortgage repayment.

Principal	$1,200,000.00
Other Fees	$16,000.00
Terms (years)	25
Interest rate	3.4%
Down payment	$540,000.00
Monthly fees	**$750.00**
Total payments	300
Total interest	$328,420.69
Monthly payment	$3,348.06
Total repaid	$1,769,420.69

⬆ ⬇ Calc Reset

BrkE (Break Even Sales)

The BrkE worksheet is a Type 1 worksheet. Enter any four (4) values, then select the remaining and press "Calc" to solve for the value.

Break even sales calculations are used to determine the number of units that need to be sold given the fixed and variable costs to turn a profit.

Profit: the total profit on all sales

Price: the selling price per unit

Fixed Cost: one time cost or expense regardless of the number of units produced

Variable Cost: is a cost or expense per unit/ product

Quantity: the number of units/products sold

Profit	$5.00
Price	$19.99
Fixed Cost	$14.99
Variable Cost	$15.99
Quantity	4.9975

↑ ↓ Calc Reset

TVM (Time Value Money)

The TVM worksheet is basically a Type 1 worksheet except that you cannot solve for Payments/ Year, or the Compound/ Year; these two values are input only. You can enter any of the other four (4) values, highlight the other and press "Calc" to solve.

The TVM worksheet is very useful and very powerful for solving complex compound interest problems. The full explanation of TVM equations is beyond the scope of this document.

Number of Terms	12
Interest/Year	4.2%
Present Value	$520,000.00
Payment	$1,275.00
Future Value	$-557,863.35
Payments/Year	12
Compound/Year	12

↑ ↓ Calc Reset

Number of Terms: The total number of payment terms. If Payments/Year is set to 12 and you want to enter five (5) years, you would enter 60 (5 x 12).

Interest/Year: The nominal interest rate per year.

Present Value: The starting value, this could be an initial deposit or the starting value of a loan.

Payment: The amount of money paid or received per payment period.

Future Value: The end value of the investment or loan.

Payments/Year: The number of payment periods per year. Typically this would be 12.

Compound/Year: The number of compounding periods per year. This does not have to match Payments/Year.

Statistics Calculator

The **Statistics Calculator** is very useful tool for recording and analyzing statistical data. The calculator screen itself contains functions you would commonly use when recording data including several functions unique to this calculator within Calc Pro.

Buttons

nPr	number of permutations
nCr	number of possible combinations
LinR	Linear Regression worksheet
LogR	Logarithmic Regression worksheet
ExpR	Exponential Regression worksheet
PwrR	Power Regression worksheet

Worksheets

The Statistics Calculator gives you access to four (4) regression worksheets. However, these worksheets all share common data so you will not have to re-enter values to perform different regression calculations. Additionally, there are five (5) data locations to enter values that are always saved within Calc Pro.

You can access these data sets by pressing the numbers 1 through 5 on the bottom menu.

You can clear any data set by pressing the Reset button. Remember, the data sets are common so this will clear the data in that location for all regression worksheets.

You can enter data in X, Y pairs by selecting a cell and entering a value. You can clear a single row by pressing "C".

Once the data has been entered, you can press the "Calc" button to perform the regression calculation. Note - you'll need at least three (3) data values for meaningful results.

The bottom menu also contains two additional functions. You can graph your data set along with the calculated best fit equation by pressing the graph icon. You can also email your calculations and data by pressing the email icon.

Calculations

Mean of X	The average X value
SX	Sample deviation of X
Deviation of X	Population deviation of X
Mean of X	The average X value
SX	Sample deviation of Y
Deviation of X	Population deviation of Y
$\sum X$	The sum of all X values
$\sum X^2$	The sum of the "X value squared"
$\sum Y$	The sum of all Y values
$\sum Y^2$	The sum of the "Y value squared"
$\sum X \times Y$	The sum of each X,Y pair multiplied together
Equation	The equation for the selected regression
a	The value calculated for "a" in the equation
b	The value calculated for "b" in the equation
Regression (r)	Correlation co-efficient
Determination (r^2)	The regression value squared

The equations used for the regression calculations can be found in the Glossary under **Statistical Regression Formulas**

Graphing

The graphing screen behaves the same as it does for the Graph Calculator. Please see that section of the documentation for more details.

When graphing from the statistics worksheets, all data points will be shown as dots along with your best-fit equation. The scale will also be automatically adjusted to initially show all graph points on screen.

Date & Time Calculator

The **Date and Time Calculator** allows you to quickly calculate the interval between dates and times. Or determine a future or past time and date by adding or subtracting days, hours minutes and seconds. Fill in the desired times and dates or interval and then press the Calc button beside the values you wish to calculate. Enter any two of "Start Time and Date", "Interval Time", or "End Time and Date". You can then press the "Calc" button beside the section you wish to calculate to display the results.

Buttons

Calc	Calculate either the starting time/date, ending time/date or the interval
Reset	Reset all values of the Time and Date calculator

Date and Time

Start Date/Time

| 10/02/1186 | 2:44 A | Calc |

Date/Time Interval

| Days | Hours | Min | Sec | |
| 301755 | 14 | 9 | 0 | Calc |

End Date/Time

| 15/04/2012 | 4:53 P | Calc |

Reset

February 10, 1186
Day: 41
Week: 6

April 15, 2012
Day: 106
Week: 16

Purchasing

In App Purchase

computer math and bitwise operations.

Graphing $0.99
Enter up to 8 equations. Advanced graphing functions: simultaneous graphs, find points on the graph and show tangents.

Unit Converter $0.99
Over 3000 conversions in 19 different categories.

World Currencies $0.99
150+ currencies updated daily.

Constants $0.99
Over 1500 constants in 4 categories: Mathematics, Physics, the Solar System, and the Periodic Table of Elements.

Statistics $0

Purchase

Currencies

es updated daily.

Buy

World Currencies

CAD 🇨🇦 $7,405.50   Fro

USD 🇺🇸   bid:7,492.50
ask:7,507.50
$7,500.00   To

Updated: 9:31 A
14/08/2011   Update

C	7	8	9	÷
+/-	4	5	6	×
MS	1	2	3	-
MR	0	.	=	+

Choose from up to 8 calcs to create the perfect all in one calculator!

Full Version

The Full Version of Calc Pro includes:

10 powerful calculators:

      Standard Calculator

Scientific Calculator (includes RPN mode and access to constants)

      Base Conversions - Convert between 8 different number bases.

Graphing Calculator (8 equations)

Unit Converter (over 3000 conversions in 19 categories)

      World Currencies Converter (150+ currencies updated daily)

Constants (Over 1500 constants in 4 categories)

Financial Calculator (with 10 worksheets)

      Statistics Calculator with 4 types of regression analysis and graphing

Date & Time Calculator (with lunar moon phases)

The Financial Calculator contains 10 powerful calculator worksheets

Mortgage Calculator

Tip Calculator

Loan Calculator

      Time Value Money worksheet

Financial Date worksheet

      Percentage Change worksheet

      Break Even worksheet

      Profit Margin worksheet

      Depreciation worksheet

      Compound Interest worksheet

Five display options: normal, scientific, fractions, engineering, and fixed (2-10 decimal places)

Five calculator modes: simple, algebraic, direct algebraic, expression, and RPN

Five skin styles each with nine color schemes

Advanced graphing functions: simultaneous graphs, find points on the graph and show tangents

Tape View displays your recent equations and allows you to copy or email them

Purchase Calc Pro HD

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In App Purchasing

The Free Version of Calc Pro Includes:

2 Powerful Calculators:
   Standard Calculator
 Scientific Calculator (includes RPN mode)
Five display options: normal, scientific, fractions, engineering, and
fixed (2-10 decimal places)

Five calculator modes: simple, algebraic, direct algebraic, expression,
and RPN

Tape View displays your recent equations and allows you to copy or
email them

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Calc Pro is not a universal application

In App Purchases Include:

Base Conversions: Convert between 8 different number bases including
Decimal, Hexadecimal, Binary and Octal.

Graphing Calculator (8 equations): Advanced graphing functions:
simultaneous graphs, find points on the graph and show tangents

Unit Converter (over 3000 conversions in 19 categories)

World Currencies Converter (150+ currencies updated daily)

Constants (Over 1500 constants in 4 categories: Mathematics, Physics,
the Solar System, and the Periodic Table of Elements)

Financial Calculator (with 10 worksheets)

 Mortgage Calculator
 Tip Calculator
 Loan Calculator
      Time Value Money worksheet
 Financial Date worksheet
      Percentage Change worksheet
      Break Even worksheet
      Profit Margin worksheet
      Depreciation worksheet
      Compound Interest worksheet

Statistics Calculator with 4 types of regression analysis and graphing

Date & Time Calculator (with lunar moon phases)

Design Pack - Four skin styles each with ten color schemes

Full Version of *Calc Pro*

Copyright

Elements - Constants

Contains information on the first 120 elements in the periodic table with all commonly used available constants/properties.

- A to B
- C to D
- E to G
- H to L
- M to N
- O to P
- R to S
- T to U
- V to Z

Related Glossary Terms

Constants, Physics - Constants, Solar System - Constants

Index   Find Term

Chapter 2 - Constants

Financial Calculator

The Financial Calculator is designed to give you quick access to functions commonly used in financial calculations. As well, it contains ten (10) powerful worksheets allow you to solve the most frequent financial problems with an easy to view layout.

Included Worksheets:

- Compound Interest (ICom)
- Date (Date)
- Depreciation (Dep)
- Tip Calculator (Tip)
- Loan Calculator (Loan)
- Mortgage (Mort)
- Percent Change (%Δ)
- Profit Margin (Prft)
- Break Even Sales (BrkE)
- Time Value Money (TVM)

Related Glossary Terms

Break Even Sales - Worksheet, Compound Interest - Worksheet, Date - Worksheet, Depreciation - Worksheet, Financial Calculator - Settings, Loan - Worksheet, Percentage Change - Worksheet, Profit Margin - Worksheet, Tip - Worksheet, TVM - Settings, TVM (Time Value Money) - Worksheet, Worksheets

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Index   Find Term

Chapter 2 - Financial Calculator

Mathematics - Constants

Available Mathematics Constants Sections:

- Pi (Archimedes)
- E (Napier)
- log2
- Euler-Mascheroni
- Apery
- Catalan
- Conway
- Delian
- Khinchin
- Soldner
- Golden ratio

Related Glossary Terms

Constants, Elements - Constants, Physics - Constants, Solar System - Constants

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Index   Find Term

Chapter 2 - Constants

Physics - Constants

Available Physics Constants Sections:

• Universal

• Electromagnetic

• Atomic and Nuclear

• Physico-chemical

• Common Values

Related Glossary Terms

Constants, Elements - Constants, Mathematics - Constants, Solar System - Constants

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Index   Find Term

Chapter 2 - Constants

Solar System - Constants

Available Solar System Constants Sections:
- Sol (the Sun)
- Mercury
- Venus
- Earth
- Mars
- Jupiter
- Saturn
- Uranus
- Neptune
- Pluto
- Earth Satellites
- Moon
- Mars Satellites
- Phobos
- Deimos
- Jupiter Satellites
- Io
- Europa
- Ganymede
- Callisto
- Saturn Satellites
- Mimas
- Tethys
- Rhea
- Hyperion
- Enceladus
- Dione
- Titan
- Iapetus
- Uranus Satellites
- Miranda
- Ariel
- Umbriel
- Titania
- Oberon
- Neptune Satellites
- Naiad
- Thalassa
- Despina
- Galatea
- Larissa
- Proteus
- Triton
- Neried
- Pluto Satellites
- Charon

Related Glossary Terms

Constants, Elements - Constants, Physics - Constants

Index   Find Term

Statistical Regression Formulas

Linear Regression: $f(x) = a+b \times x$

Power Regression: $f(x)=a \times x^b$

Log Regression: $f(x)=a+b \times \ln(x)$

Exponential Regression: $f(x)=a \times b^x$

Related Glossary Terms

Graphing Calculator, Statistics Calculator

Index   Find Term