

First Time Offered in Micronesia!

Using Your Financial Calculator

This seminar introduces the use of modern financial calculators as commonly used by commercial real estate professionals. The basic features of the calculator will be introduced through demonstration using a number of examples and problems that are real estate specific. Instruction will include the HP12C, HP17B/17BII and HP19B calculators.

The objective of the seminar is to expose the student to many of the basic features of the machines, so that the student may determine which features are important to his or her professional tasks. A second objective is to give the student sufficient basic skills to attend the Appraisal Institute's income property courses (now being organized for Guam and Saipan, December 2006).

This seminar is developed for commercial real estate professionals. There will be extensive discussion of the basic functions of the calculator along with a thorough treatment of the financial functions, but there will be no treatment of the statistical, depreciation, bond, or programming abilities variously available with these machines. In addition, students must be familiar with the concepts of compounding and discounting prior to the class.

Learning Objectives:

- Be comfortable with the basic style of data entry and be able to do simple arithmetic calculations.
- Be able to use several of the specialized non-financial keys offered on the HP12C and HP17B/17BII.
- Understand the concepts of compounding and discounting and be able to input information into the calculator and solve for these types of problems.
- Understand the concepts of amortization and irregular cash flows and be able to input information into the calculator and solve for these types of problems.
- Solve complex problems encountered in the commercial real estate brokerage or appraisal businesses.

Dates/Locations	November 4, 2006. Westpac Institute of Management, Tamuning Class hours: 4 (9AM to 1PM)
Course Fee	Free; enrollment limited to PAPREA members
Credits	CE credits <u>not</u> recognized; PAPREA attendance certificate provided.
Instructor	Mark Gruber, MAI, SRA, CCIM, ASA
Registration Deadline	November 1, 2006
Requirements	You must bring a financial calculator: HP12c, 17BII, 17BII+ or 19B. If you don't have a financial calculator, a limited number of used units are available for purchase on a first-come, first served basis; contact Mark Gruber

Fax to 671 646 0233 or 670 233 8606

Name _____ Organization _____

Telephone _____ Email _____

Calculator _____ HP12C _____ HP17B _____ HP17BII+ _____ HP19B. Do you have the manual? _____

In order for this course to be free, please provide your own materials:

Course material and a user manual for your calculator model will be emailed to you; print for yourself as necessary.