Financial Tools for Windows®

By Denver Tax Software, Inc.

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Overview

Why Use This Program?

Financial Tools provides an easy way to get quick and accurate results for some of the everyday calculations you need to make. These include:

- Net Present Value

- Internal Rate of Return

- Present Value of Equal Payments

- Interest Rate on an annuity (Equal Payments)

- Payment for an annuity or loan

- Periods to fund a Future Value (Equal Payments)

- Future Value of Equal Payments

- Stock Value - Reality Check

- Random Number generation

These calculations can be time consuming and tedious without this program. Even if you currently use a spreadsheet (Lotus 1-2-3, Microsoft Excel, etc.) to do this type of work you'll find Financial Tools makes it easier.

Please Read This!

DTS - Financial Tools has been designed to be easy to use and understand; however, you should always follow these rules:

Always exit Financial Tools before turning off your computer!

Never turn off your computer without closing Windows first! Most Windows systems use disk caching and other performance enhancing features. Because of this, it is important to close Windows before turning off your computer. If you don't do this, information that you have entered into any program, including Financial Tools, could be lost or corrupted.

Installing

System Requirements

Microsoft Windows 3.1 or higher.

4 MB of RAM (recommended).

1 MB of hard disk space.

Installation

The following installation procedures assume that you will be using the **A**: drive. If you are installing from the **B**: drive, replace **A**: with **B**:. All commands you need to enter will be in bold type.

Installing In Windows

To install the program from within Windows, use the following steps:

1. Load File Manager.
2. From the **File** menu, select **Run...**
3. Type **A:SETUP** and press the **ENTER** key.
4. Follow the instructions in the installation program.

Installing From DOS

1. Type **A:SETUP** and press the **ENTER** key.
2. Follow the instructions in the installation program.

Getting Started

Starting Financial Tools

To start Financial Tools, double-click on the Denver Tax Software program group, then double-click on the Financial Tools icon. This will load Financial Tools and you can begin work!

When you start Financial Tools you will see the About box. Denver Tax Software's phone number, the program version number, and other information is displayed here. Click on the **OK** button to continue. When the program is ready, the Financial Tools Window will appear.

The first time you start Financial Tools you will be asked if you would like to specify the directory where your data files are to be saved. If you need or want to specify a particular directory, click on YES, otherwise click on NO.

If you click YES, you will get the following window:
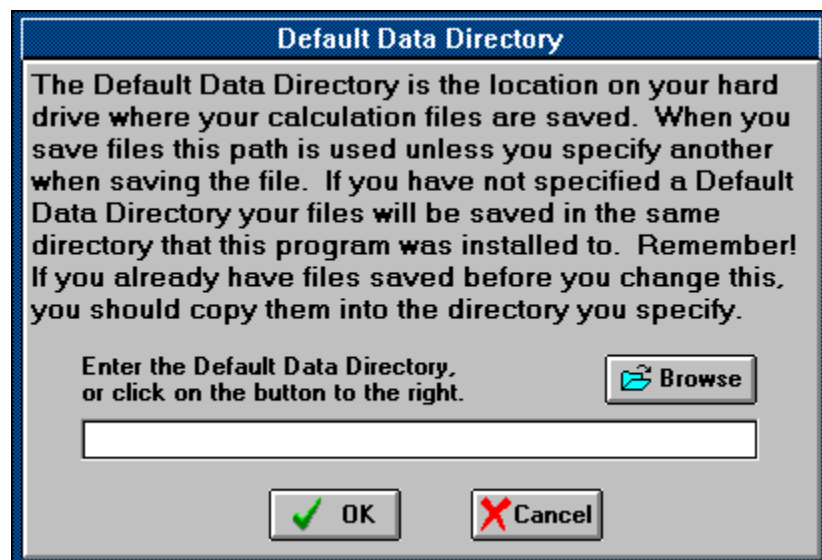
The Default Data Directory window.

You can either enter the directory into the text box, or click on the **Browse** button to locate the directory you want. When you have the directory you want, click the **OK** button, or if you wish to cancel selecting a directory, click the **Cancel** button.

Financial Tools Won't Start!

If you get error messages when trying to start Financial Tools, or if Financial Tools just doesn't start you may have problems with some of the files on your system that Financial Tools needs. We have provided a separate program that you can run to detect whether this type of problem exists.

In the Denver Tax Software program group there should be an icon of a Stamp, labeled "Verify - FT". Double-click on this icon and the program will check for missing files and incompatible files. If there are any it will report them and allow you to print out a report to FAX to us. This will allow us to quickly diagnose the problem and get Financial Tools working.

Entering Information

Financial Tools uses the standard input procedures that most Windows programs use. To move from one input to another you can either use the mouse to select the input item you want, or press the **TAB** key to move to the item.

DOS Users : The ENTER key can be used in place of the TAB key if you prefer!

To enter numeric information you may find it easier to use the numeric keypad. If you do this, make sure the **Num Lock** key is on.

Getting Help

While you are using Financial Tools, you can load the program's help file by using the **Help | Contents...** menu item, or by clicking on the Tool Bar button with the question mark. You can also get help on any window or input by pressing the **F1** key on your keyboard. If you have not used Windows help before, select the **Help | Help On Help...** menu item. This will load a tutorial on how to use Windows help files.

Using Financial Tools

The Financial Tools Window

The Financial Tools Window is similar to your desktop. It is here that you will work with the different types of calculations. The Financial Tools Window looks like this:
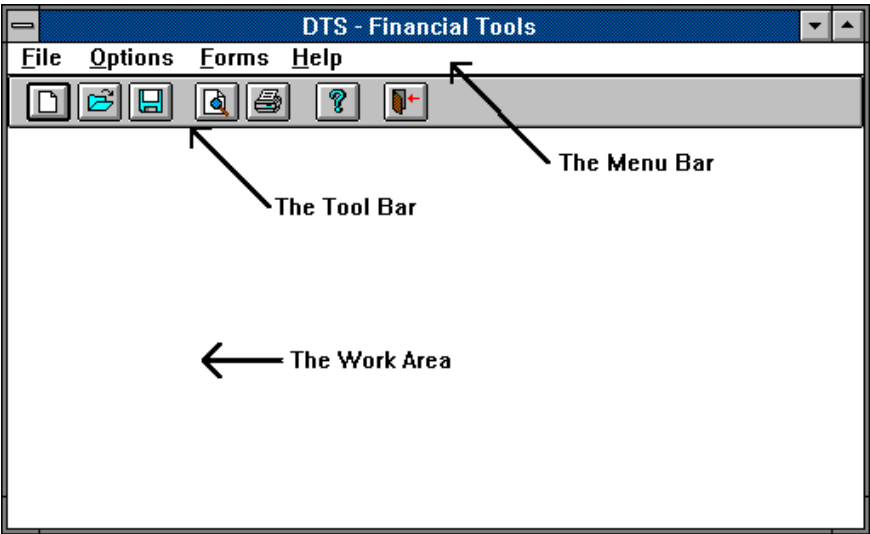
The Financial Tools Window.

The Menu Bar

The Menu Bar contains items that you can select to perform any of the functions available in Financial Tools. To select a menu item, click on the menu and then on the menu item. If you don't have a mouse, press the **ALT** key and then the underlined letter of the menu you want, followed by the underlined letter of the menu item you want. If you wanted to start a new calculation for example, you would type the following keys, **ALT**, **F**, **N**.

The following is a list of the menus and associated menu items:

File

New...

Shows the "New Calculation" window that allows you to select the type of Calculation that you want to start.

Open...

Shows the "Open Calculation" window that allows you to select the type of Calculation file that you want to open. When you have selected the type of Calculation it will show the "Open" dialog with all Calculation files of that type.

Save

Saves the current Calculation inputs to a file. If a file name has not been selected, it will prompt you for one.

Save As...

Shows the "Save" dialog so you can select a name for the Calculation inputs to be saved under, and then saves them.

View

Displays the results of the current Input Form in a Report Viewer Form.

Print....

Prints the results of the current Input Form.

Printer Setup...

Allows you to change the default printer, and its settings.

Exit

Exits Financial Tools.

Options

Show Tool Bar

Allows you to toggle the Tool Bar on and off. A checkmark indicates that the Tool Bar is displayed (on).

Show Tool Tips

Allows you to toggle Tool Tips on and off. A checkmark indicates that Tool Tips are on.

Default Data Directory...

Displays the Default Data Directory window so you can set the directory that Financial Tools will save and look for your data files in. See " Financial Tools" on page 3.

Forms

Cascade

Arranges the Input Forms and Report Viewer Forms in a cascading style. This is useful if you want to see all the forms with their names displayed.

Tile

Arranges the Input Forms and Report Viewer Forms in a tiled style. This is useful when you have several Report Viewer Forms that you want to compare against each other. (Remember, tiling may affect the positioning of columns on reports.)

Forms List

Clicking on this menu item will display a sub-menu showing the names of the Input Forms and Report Viewer Forms that are loaded. Clicking on one of these names will cause that Form to be displayed above the others so you can work with it.

Help

Contents...

Displays the Financial Tools Help File.

Help on Help...

Displays the Windows Help On Help file that explains how to use Windows help files.

About...

Displays the Financial Tools About box. This window contains information about Denver Tax Software, this program, and how to contact us.

The Tool Bar

What Is The Tool Bar?

The Tool Bar is a panel that appears at the top of the Financial Tools Window and provides a quick way to access menu items. Each button on the Tool Bar represents a frequently used menu item. To use a button on the Tool Bar you only need to click on the button. This will activate the associated menu item automatically.

The Tool Bar can be turned on and off using the **Options | Show Tool Bar** menu item.

The Tool Bar looks like this:

The Tool Bar Buttons

     File | New...

     File | Open...

     File | Save

     File | View

     File | Print...

     Help | Contents...

     File | Exit

The Work Area

The Work Area is the center section of the Financial Tools Window. This is where the Input Forms are displayed. Input Forms allow you to enter data for a particular calculation. You can think of them as similar to any other form you use, except that you enter the information with your keyboard rather than a pen! The results of calculations are displayed in Report Viewer Forms.

You can have more than one Input Form or Report Viewer Form displayed here. One of the benefits of this is that you can test different possible inputs and view all of the results and compare them. Also, you do not need to close your Input Forms to minimize Financial Tools, or work with other programs.

When you have more than one form in the Work Area, the form that is on top is the current form. Any menu items that you select will be applied to that form, if they are applicable. If you have a Report Viewer Form on top, and you use **File | Save,** it will not be saved, because you can only save Input Forms. To save the Input Form, click on the Input Form and then the menu item.

Forms In The Work Area

Input Forms

Input Forms are used for inputting data for calculations. They are displayed in the Work Area of the Financial Tools Window, and remain there while you work with them. If you have worked with Microsoft Word or other Word Processors for Windows, you will find they are similar to Documents.

Saving Your Inputs

To save an Input Form, make sure the form is on top of the other forms in the work area. Click on the **File** menu, then the **Save** menu item. You will be prompted for a file name to save the inputs under. You can enter up to 8 characters. The program will add the correct 3 character extension to the file for you.

Calculating Results

To calculate the results of your inputs, you can either Click the **View** or **Print** button. The **View** button will display the results in a Report Viewer Form, and the **Print** button will send the results to your printer.

Report Viewer Forms

Report Viewer Forms are used for displaying the inputs and results of calculations. They are displayed in the Work Area of the Financial Tools Window, and remain there while you work with them. More than one Report Viewer Form can be displayed in the Work Area at once, and more than one Report Viewer Form can be displayed for each Input Form. This allows you to try different inputs and compare results against each other.

Note: The Tutorial demonstrates having two Report Viewer Forms to compare results.

Copying Report Information

To copy the information provided in the Report Viewer Form you can either click the **Copy** button, or hold down the **Ctrl** key and press the **C** key. This will copy the entire report. If you wish to copy a portion of the report use the mouse to highlight the portion you want and click the **Copy** button or hold down the **Ctrl** key and press the **C** key.

This feature is great if you want to paste the report into a Word Processor document as part of another report, or just to fancy it up!

Working With Forms

Moving A Form

To move an Input Form or Report Viewer Form, click on the Title Bar at the top of the form. Holding the mouse button down you can move the mouse to position the form anywhere in the Work Area.

Sizing a Form

The size of an Input Form or Report Viewer Form can be changed several ways:

- Move the mouse over an edge of the form. When the mouse pointer changes to an arrow with two points, hold down the mouse button and move the mouse to size the form.

- Click on the Minimize button (in the top right corner of the form). This will reduce the form to an icon.

- If the form is an icon, double-click on the icon and the form will be returned to it's last size before being minimized.

Note: Input Forms and Report Viewer Forms can not be Maximized.

Closing A Form

To close an Input Form or Report Viewer Form you can click the **Close** button. If it is an Input Form and you have not saved your inputs since last changing them, the program will ask you if you want to save them first.

Minimize The Financial Tools Window, But Don't Close Your Forms

One of the benefits of this program is that you don't have to close Forms in the Work Area to minimize the Financial Tools Window. This means you can open an Input Form, minimize the Financial Tools Window, work with another program, then double-click on Financial Tools and continue your work.

Net Present Value And Internal Rate Of Return Calculations

Net Present Value

Net Present Value is a very important part of analyzing the economics of a transaction or series of transactions that occur over time. If you have the choice of receiving $1,000 now or $1,000 ten years from now, you clearly want the $1,000 now. What if you have the choice of receiving $3,000 now, or $800 in two years and $3,300 three years from now. Suddenly, the choice isn't as obvious. Net Present Value analysis will give you a much better basis for making these types of decisions.

Internal Rate Of Return

Internal Rate of Return is similar to Net Present Value except that it calculates the rate of return on an investment. This rate of return can be compared to the minimum rate of return that the investor would consider for an investment of similar risk.

Internal Rate Of Return calculations require at least one payment (negative amount) and one receipt (positive amount).

Input Form

The Net Present Value and Internal Rate Of Return Input Forms are similar (IRR does not require a Pre-tax discount rate. The Net Present Value Input Form looks like this:

Inputs

Name

Enter the Taxpayer's name here.

Optional Line

Enter any additional information about the taxpayer or calculation that you feel is necessary.

Pre-Tax Discount Rate

Enter the pre-tax cost or value of money to the person incurring the cashflow. To enter an After-Tax Discount Rate, enter it as the Pre-Tax Discount Rate, and enter 0 for Marginal Tax Rate.

Marginal Tax Rate

Enter the marginal tax rate on income. To enter an After-Tax Discount Rate, enter it as the Pre-Tax Discount Rate, and enter 0 for Marginal Tax Rate.

Current Year

Enter the current year, or year that the investment is started.

Years And CashFlows

Enter each year that a cashflow occurs in, and the amount of the cashflow. You do not need to enter years that have no cashflow.

To move between cells in the grid, use the **TAB** key. To create a new row for input, make sure the cursor is in the last row and press the **ENTER** key.

Buttons

Delete Row

This button deletes the current row in the Year And CashFlows grid. To select a row click anywhere on the row you wish to delete, then click the Delete Row button and it will be removed.

Insert Row Before

This button inserts a new row before the current row in the Year And CashFlows grid. Use the same procedure as the Delete Row button to do this.

Insert Row After

This button inserts a new row after the current row in the Year And CashFlows grid. Use the same procedure as the Delete Row button to do this.

View

Displays the results of the Calculation in a Report Viewer Form.

Print

Prints out the results of the Calculation to the printer.

Close

Closes the Input Form. If your data has been changed, but not saved, it will prompt you to save it first.

Equal Payments Calculations

Present Value Of Equal Payments

Calculates the present value (value today) of a series of equal payments with a balloon payment. This could, for example, be used to determine what a loan is worth to a lender.

Interest Rate On An Annuity

Determines the interest rate on a series of equal periodic payments with given starting and ending amounts.

Payment For An Annuity Or Loan

Determines the payment to fund an annuity or loan with equal periodic payments.

Periods To Fund A Future Value

Determines the number of periods required to fund a future value with equal periodic payments.

Future Value Of Equal Payments

Determines the future value of a series of equal periodic payments beginning with a specified amount.

Input Form

The Equal Payments Input Forms are all similar, except that the value being solved for is not available as an input. The Present Value Of Equal Payments Input Form looks like this:

The Present Value - Equal Payments Input Form.

Inputs

Name

Enter the Taxpayer's name here.

Optional Line

Enter any additional information about the taxpayer or calculation that you feel is necessary.

Starting Amount

This is the amount that is paid or received at the beginning. Remember, cash paid out is negative, and cash received is positive.

Annual Interest Rate

The annual interest rate that is paid or earned.

Payments Per Year

The number of payments made per year. Monthly payments would be 12, quarterly payments would be 4, bi-annual payments would be 2, and yearly payments would be 1.

Payment Per Period

The amount of the payment each period. Remember, cash paid out is negative, and cash received is positive.

Payment At Beginning Or End Of Period

Indicate whether the payment is made at the beginning or end of the period.

Number Of Periods

Enter the number of payment periods. For a two year loan with monthly payments it would be 24 (2 * 12).

Ending Amount/Balloon At End

Enter the ending amount (future value), or balloon payment that is to be made at the end of the loan. Remember, cash paid out is negative, and cash received is positive.

Example

If the taxpayer is getting a home loan for $200,000 with 360 monthly payments of $1,450.14 the interest rate could be calculated by entering the following amounts:

- 200000 for Starting Amount;
- 12 for Payments Per Year;
- -1450.14 for Payment Per Period;
- End for Payment At Beginning Or End Of Period;
- 360 for Number Of Periods, and
- 0 for Ending Amount.

The result should be 7.875%.

Buttons

View

Displays the results of the Calculation in a Report Viewer Form.

Print

Prints out the results of the Calculation to the printer.

Close

Closes the Input Form. If your data has been changed, but not saved, it will prompt you to save it first.

Stock Value - Reality Check Calculations

What Is A Reality Check?

According to finance theory, the value of a business is the net present value of the after-tax cashflows that the business will generate. In practice, that is a difficult number to calculate. No one has a crystal ball that will predict what those future cashflows would be. Despite these problems, this approach can give some indication when a stock is severely over or under-valued.

By using this reality check you are less likely to suffer disastrous stock losses, and more likely to find opportunities. The draw-back to this method is that predicting the future is not an exact science. When using this reality check you should try three scenarios. A pessimistic scenario predicts the worst-possible earnings per share growth, the most-likely scenario predicts what you expect to be the earnings per share growth, and the optimistic scenario predicts the best-possible earnings per share growth.

The following assumptions are used in this reality-check:

1. The marginal tax rate does not change.

2. The cost of capital or discount rate does not change.

3. The increase in the earnings per share and the dividend payout rate only change every 5 years.

4. The stock is sold in 25 years.

5. If the stock is sold for a loss in 25 years, the loss is not limited, for tax purposes.

6. Your inputs are reasonably accurate. Fortunately, the information that you will enter for the farthest time into the future, on a dollar for dollar basis is valued the least. This is because the farther into the future a cashflow is, the higher it is discounted (reduced) to arrive at a present value.

Input Form

The Stock Value - Reality Check Input Form looks like this:

The Stock Value - Reality Check Input Form.

Inputs

Name

Enter the Taxpayer's name here.

Optional Line

Enter any additional information about the taxpayer or calculation that you feel is necessary.

Current Stock Price

Enter the current price of the stock. Check a financial paper for this.

Current Year's Earnings Per Share

Enter the earnings per share (EPS) for the current year. Check a financial statement or a financial publication. This should only be entered as a positive amount. If the EPS is negative, and you think the EPS will become positive in the next several years, enter the EPS as an amount more consistent with those projected future earnings.

Marginal Tax Rate On Ordinary Income

Enter the tax rate on dividends.

Marginal Tax Rate On Sale Of Stock

Enter the tax rate on capital gains or losses.

After-Tax Cost Of Capital

The rate entered for after-tax cost of capital should be higher than the highest interest rate you could invest at. This is because investing in stock is usually much more risky than investing in bonds or savings accounts.

Price Earnings Ratio In 25 Years

Enter the ratio of stock price to earnings per share in 25 years. For ideas about a Price Earnings Ratio you might want to look at securities that are as old now as the stock you are analyzing will be in 25 years.

Earnings Growth Rate

Enter the growth rate of earnings for each 5 year period for the next 25 years.

Dividend Payout Rate

Enter the dividend payout rate for each 5 year period for the next 25 years.

Buttons

View

Displays the results of the Calculation in a Report Viewer Form.

Print

Prints out the results of the Calculation to the printer.

Close

Closes the Input Form. If your data has been changed, but not saved, it will prompt you to save it first.
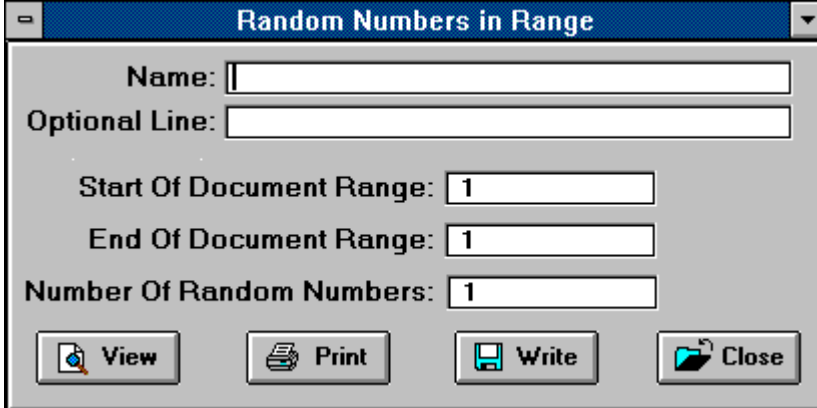
Random Numbers Generation

Why Random Numbers?

Random Numbers are often used for performing audit procedures, random samplings, and other purposes. The random number generator can quickly create random numbers to be used for these purposes. It will also write these numbers to a text file if needed.

Input Form

The Random Numbers Input Form looks like this:

The Random Numbers In Range Input Form.

Inputs

Name

Enter the Taxpayer's name here.

Optional Line

Enter any additional information about the taxpayer or calculation that you feel is necessary.

Start Of Document Range

Enter the lowest number in the range of numbers that can be used.

End Of Document Range

Enter the highest number in the range of numbers that can be used.

Number Of Random Numbers

Enter the number of random numbers you would like generated. You can not generate more than 32,767 numbers!

Buttons

View

Displays the results of the Calculation in a Report Viewer Form.

Print

Prints out the results of the Calculation to the printer.

Write

Writes the random numbers that are generated to a text file. See "Writing Numbers To A File" on page 21.

Close

Closes the Input Form. If your data has been changed, but not saved, it will prompt you to save it first.

Writing Numbers To A File

If you need to write random numbers to a text file on disk you can do it by clicking the **Write** button on the Report Viewer Form or the Input Form. After that a window will be displayed for you to select the directory and filename for the random numbers. The next window is the delimiter window, it looks like this:
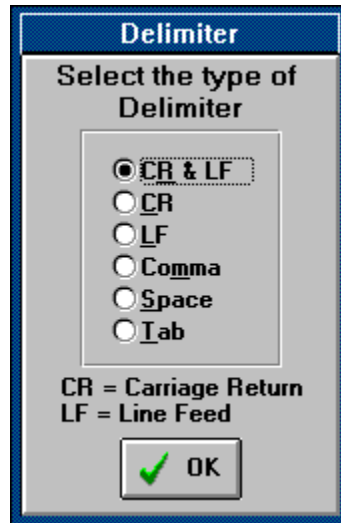
The Delimiter window.

This window allows you to select the delimiter that will separate the numbers. If another program will use the numbers it may need to have them separated in a specific way. In most cases selecting the CR & LF option will work. When you have selected the delimiter, click **OK** and the numbers will be written to the file you specified.

Network Users

DTS - Financial Tools can be used on network systems, either from a central location or installed on individual work-stations. To set the directory where a user's files are to be saved, use the **Options | Default Data Directory...** menu item.

The Toll Free DTS - Bulletin Board System

What is a Bulletin Board System?

Our Bulletin Board System (BBS) is a computer that allows our customers to call in and

- get program information

- get technical support

- send us comments and suggestions

- purchase software and download it immediately

- and more!

To use the BBS you only need a modem. We provide a program, free with your purchase of Financial Tools, that allows you to call into our BBS.

How To Use The BBS

The DTS - BBS is very simple to use. Just double-click on the Denver Tax Software program group, then double-click on the Banana icon. The program will search for your modem and then call the BBS.

When the BBS system answers, you will be prompted for information (Name, password, etc.) and then allowed into the system. If you ever get lost or need help just type **?** and then press **ENTER**.

Software In Minutes

Remember, for those times when you need a program immediately, nothing is faster than the DTS - Bulletin Board System. You can purchase and download programs so you can start working with them immediately!

Tutorial

Overview

This chapter provides a quick hands-on tutorial that will teach you the basics of Financial Tools. Follow the step-by-step instructions and you'll soon be saving time and money with Financial Tools.

Try This!

In these examples, when you are asked to 'click' on an item you should either click on that item with your mouse or use the equivalent keyboard commands to activate it. If you are unfamiliar with using the Windows operating environment we suggest that you either read your Windows manual, use Windows Help, or have someone teach you.

Any button or input that you need to click on will be in **Bold**, and any information you need to enter will be in **"bold type surrounded by quotes"**. Do not enter the quotes, only the text within the quotes.

To start Financial Tools use the following procedure:

- Double-click on the **Denver Tax Software** Program Manager group. (If you are using Windows95® click on the Start Menu and find this group.)

- Double-click on the **Financial Tools** icon.

You should now see the About box

- Click on the **OK** button.

The Financial Tools Window should appear next. First we will try a Net Present Value calculation.

- Click on the **File** menu.

- Click on the **New...** menu item.

The "New Calculation" window should appear.

- Click on **Net Present Value** in the list.

- Click on the **OK** button.

A new Net Present Value Input Form should now appear. It is ready for you to begin entering information, beginning with the Name input.

- Enter **"J. Doe"** for Name, then press **TAB**.

- Enter **"Tutorial"** for Optional Line then press **TAB**.

- Enter **"20"** for Pre-Tax Discount Rate then press **TAB**.

- Enter **"60"** for Marginal Tax Rate then press **TAB**.

- Enter **"1996"** for Current Year then press **TAB**.

The cursor should now be in the Year & CashFlow grid.

- Enter **"1996"**, then press **TAB**.

- Enter **"-40000"**, then press **ENTER**.

You should now have the year 1996 entered with it's cashflow, and have a new row to enter the next year.

- Enter **"1997"**, then press **TAB**.

- Enter **"8000"**, then press **ENTER**.

- Enter **"1998"**, then press **TAB**.

- Enter **"9200"**, then press **ENTER**.

- Enter **"2000"**, then press **TAB**.

- Enter **"12000"**, then press **ENTER**.

- Enter **"2001"**, then press **TAB**.

- Enter **"14500"**, then press **TAB**.

The years and cashflows are now entered, but we missed the year 1999. Normally the program would see this as meaning that there is no cashflow in 1999; however, let's assume there should have been one. There are two ways we can add the missing year. We could add the year 1999 at the end of the list and let the program sort the years into order, or we could add a row after 1998 (or before 2000) and fill in the data. For our example we will use the second method.

- Click on the row with the year 1998.

- Click on the **Add Row After** button.

A new row will be inserted between 1998 and 2000.

- Click in the cell for Year of the new row.

- Enter **"1999"**, then press **TAB**.

- Enter **"10000"**, then press **TAB**.

We have finished entering the inputs, and now we can get our results.

- Click on the **View** button.

A Report Viewer Form should appear with the results. If everything was entered correctly the Net Present Value should be $1,922.06. You may need to use the scrollbar on the right side of the Form to see the entire report. Next we'll save the file and remove the Input Form and Report Viewer Form from the Work Area.

- Click the **Close** button on the Report Viewer Form.

To save the Net Present Value Input Form,

- Click on the **File** menu.

- Click on the **Save** menu item.

- Enter **"Tutorial"** and click **OK**, or press **ENTER**.

Now we'll minimize the Net Present Value Input Form. Minimizing a form turns it into an icon in the Work Area. This allows you to keep it available, but have it out of the way.

- Click on the button in the top right corner of the Input Form that has a picture of a triangle pointing down ▾. (In Windows95 this will be a button with a thin bar in it.)

After doing this, the Input Form will be an icon. To work with it later, you just double-click on it. Now we'll try an Interest Rate Of Annuity calculation.

- Click on the **File** menu.

- Click on the **New...** menu item.

The "New Calculation" window will appear.

- Double-click on **Interest Rate Of Annuity**.

A new Interest Rate Of Annuity Input Form will appear, ready for you to enter information.

- Enter **"J. Doe"** for **Name**, then press **TAB**.

- Enter **"Tutorial"** for Optional Line, then press **TAB**.

- Enter **"-200000"** for Starting Amount, then press **TAB**.

- Enter **"12"** for Payments Per Year (Monthly payments), then press **TAB**.

- Enter **"1450.14"** for Payment Per Period, then press **TAB**.

- Click on the circle next to **End** or press **E** on the keyboard, then press **TAB**.

- Enter **"360"** for Number Of Periods then press **TAB**.

- Enter **"0"** for Ending Amount then press **TAB**.

- Click on the **View** button, or press **ENTER**.

A Report Viewer Form with the results should appear in the Work Area. The Annual Interest Rate should be 7.875%. When you are finished reviewing it,

- Minimize the Report Viewer Form by clicking it's **minimize** button.

- Click on the input box for Payment Per Period.

- Enter **"1523.45"** for Payment Per Period.

- Click the **View** button.

A new Report Viewer Form will appear with the results of the new calculation.

- Minimize the Interest Rate Of Annuity Input Form by clicking on its **Minimize** button.

- Double-click on the icon for the last Report Viewer Form.

You should now have both Report Viewer Forms displayed in the Work Area.

- Click on the **File** menu.

- Click on the **Tile** menu item.

Now you have both Report Viewer Forms tiled so you can easily compare the different inputs and results.

If you ever have too many forms to see them all, you can try any of the following methods:

1. Close some of the forms you don't need.

2. Click on the **Forms** menu, then the **Cascade** menu item. This will arrange the forms so they are easier to see.

3. Click on the **Forms** menu, then the **Forms List** menu item. A sub-menu will appear with the names of all the forms. Click on the name of the form that you want to work with.

This completes the tutorial. All of the Input Forms used in this program work in the same fashion as the two we have worked with here. It would be a good idea to try some of the others before you start work.

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FINANCIAL TOOLS

by
Denver Tax Software, Inc.

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Glossary of Terms

Annuity

An investment that results in a series of equal payments to the investor.

Input Form

A window that is used to enter data for a calculation. Input Forms appear in the Work Area of the Financial Tools Window.

Maximize

Maximizing a program or window make it as big as it can get. In Financial Tools you will need to size your form to the largest possible size, as maximizing is not possible.

Minimize

Minimizing a program or window reduces it to an icon. This allows you to keep the program or window out of the way without having to close it. A minimized program or window can be returned to its previous size by double-clicking on it.

Periodic

A periodic payment is one that is made at regular intervals, such as every month.

Report Viewer Form

A window that displays the results of a calculation. Report Viewer Forms appear in the Work Area of the Financial Tools Window.

Top

The word 'top' refers to forms in the Work Area. If the form is on top, it appears above the other forms, and should have a different Title Bar and Border color from all other Forms. This form is the form that will be affected by clicking on menu items, Tool Bar buttons, and by pressing keys on your keyboard.

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