INSTRUCTIONS FOR INSTALLING (AND USING) THE "NOT JUST FOR RETIREMENT" (NJFR) CALCULATOR ON YOUR COMPUTER.

1. The CD contains the NJFR calculator software, manual and workbook.
2. Close / minimize any open windows
3. Insert the CD. An instruction box will appear on your computer screen.   (you must click "I Agree" to the licensing agreement in order to install software)
4. An Icon that looks like a calculator and is labeled "NJFR calculator" will have been added to your desktop.   This provides a shortcut to the NJFR calculator.
5. The NJFR calculator can be accessed by (1) double clicking on the desktop icon or (2) by clicking on the "start" menu, then going to the programs menu, placing your curser over the "NJFR Calculator" program (this initiates a drop-down menu that includes the calculator software, manual and workbook files), and clicking on the "NJFR Calculator" file.
6. The manual and workbook are accessed through the "NJFR Calculator" dropdown list in the programs menu, and may be reprinted as needed. (In other word, if you are using the calculator with a group/class, copies of the manual and workbook**, BUT NOT THE ACTUAL SOFTWARE,** may be made for all attendees).
7. Each time the calculator is accessed, the following warning will be displayed:

WARNING: This calculator only PROCESSES the information that is entered. The calculator can be used for a variety of calculations. It will NOT read your mind. IT WILL NOT REJECT, CORRECT OR ANALYZE the data that is entered, regardless of how unrealistic, inaccurate or unreasonable that data might be.

Remember, just because you assume something, doesn't mean it will actually happen. Unrealistic assumptions will lead to unrealistic results.   Values computed using this calculator could be higher or lower depending on the accuracy of the data you enter. We urge you to use this calculator wisely.

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8. You will need to click the "OK" button on this WARNING message to display the calculator.
9. To "press" a button on the calculator, "click" the button with the cursor. When a number is "pressed", its value will appear in the display box.
10. To "enter" the displayed value, either "press" the arithmetic function (+, -, X, /) or the applicable color-coded button (ie: current amount, years, etc) that is OUTSIDE the white "calculate" box.
11. The buttons INSIDE the white "calculate" box are used to initiate the calculation *using **ONLY** the data entered with the data buttons of the same color, **and where applicable** (Blue, Green, or Red calculation), the tri-color ROR key.*   To **reset** values of all color-coded buttons to **zero**, click on the "CLR" button on the top row.
12. To clear the value in the display, click on the "C/E" button on the top row. (IMPORTANT NOTE: By pressing clear, only the value displayed is reset to zero.   Any values already entered remains in memory.
13. To "turn off" the calculator, click on the "OFF" button.   This will remove the calculator display from the screen, but NOT remove the calculator program from your computer.
14. Some examples with solutions are provided on the next page.   Refer to the manual and workbook for additional problems and solutions using the NJFR Calculator.

QUICK START GUIDE TO USING YOUR CALCULATOR
("press" =>   cursor/single click)

1. Ken has $100,000 in his 401K plan. He wants to know what it will be worth in 20 years if his investments average 6% a year.
   a. Enter 100000, press the YELLOW "current amount' button
   b. Enter 6, press the YELLOW "% increase / year" button
   c. Enter 20, press the YELLOW "years" button
   d. Press the YELLOW "future amount" button. The value displayed (320713.55) is what his $100,000 would be worth in 20 years.

2. Bob has $500,000 invested for retirement.   He wants to know how much he can withdraw (his first year of retirement) without running out of money if he wants to increase his withdraw 4% each year for 30 years, and assumes his investments earn 6% / year.
   a. Enter 500000, press the BLUE "retirement funds" button.
   b. Enter 4, press the BLUE "% increase / year" button
   c. Enter 30, press the BLUE "years" button
   d. Enter 6, press the TRI-COLOR (GRB) "ROR" button
   e. Press the BLUE "yr 1 spending" button. The value displayed (21672.74) is how much he could withdraw his first year.

3. Charlotte can afford to invest $5000 / year now, and plans to increase her investments 3% a year each year for the next 25 years.   She wants to know how much her investments would be worth if they earned 7% a year.
   a. Enter 5000, press the GREEN "annual amount" button.
   b. Enter 3, press the GREEN "% increase / year" button
   c. Enter 25, press the GREEN "years" button
   d. Enter 7, press the TRI-COLOR (GRB) "ROR" button
   e. Press the GREEN "future amount" button. The value displayed (416706.84) is what her investments would be worth in 25 years.

4. Jim wants income of $200,000 a year, increasing 3% each year for 30 years. He wants to know how much he would need to invest if his money earned 5%, versus if it earned 7% a year.
   a. Enter 200000, press the GREEN "annual amount" button.
   b. Enter 3, press the GREEN "% increase / year" button
   c. Enter 30, press the GREEN "years" button
   d. Enter 5, press the TRI-COLOR (GRB) "ROR" button
   e. Press the GREEN "replacement $" button. The value displayed (4603055.12) is how much he would need to invest if his investments earned 5%.
   f. Enter 7, press the TRI-COLOR (GRB) "ROR" button
   g. Press the GREEN "replacement $" button. The value displayed (3644085.77) is how much he would need to invest if his investments earned 7%
   h. NOTE: calculation 4g "reuses" the values entered in steps 4a, 4b, and 4c.

5. Kerry wants to set up an account for her grandson, Joe, (who is now 2) that will be worth $250,000 when he is 21.   She wants to know how much she would need to invest now if she assumes her investments will earn 7% a year.
   a. Enter 250000, press the RED "future amount" button.
   b. Enter 19 (years until Joe is 21) , press the RED "years til received" button
   c. Enter 7, press the TRI-COLOR (GRB) "ROR" button
   d. Press the RED "current value" button. The value displayed (69127.08) is what she would need to invest now to be worth $250,000 in 19 years.