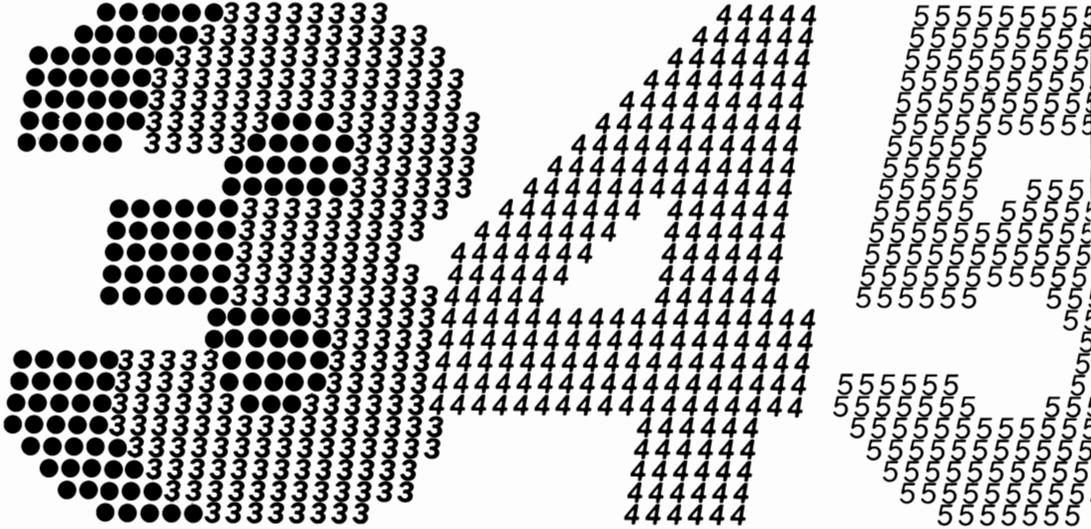


EPYX[®]

Quick Start Manual and Template Instructions



MICROSOFT[®]
MULTIPLAN[®]
for the Commodore 64[®]/128[™]

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EPYX®

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Part No. 61007D-63

Product No. 6107D

Quick Start Manual and Template Instructions

for the Commodore 64®/128™

*An Easy-to-follow, Hands-on
Guide to Building a Loan
Analyzer.*

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Quick Start Manual and Template Instructions

INTRODUCTION

This booklet is provided to give you a “feel” for Multiplan on the Commodore 64 and 128 computers. Guiding you quickly through a practical Multiplan example, it introduces you to the spreadsheet approach to problem solving—rather than teaching every command and capability of Multiplan.

The exercise that follows gives you a chance to learn while you actually build a small but useful Loan Analyzer Spreadsheet. Once you’ve done the exercise, you can then turn to the Multiplan Manual for complete explanations of all Multiplan’s features.

Using what you’ve learned building the Loan Analyzer, you can then turn to the EPYX TEMPLATES to discover spreadsheets suited to your own particular needs.

First Step: Format Disks

Since this is a “hands-on” guide, we will start by formatting a Multiplan Data disk so you can save the spreadsheet you’re about to create.

To format a Multiplan Data disk for the Commodore 64 and 128:

- 1.** Turn on your computer and disk drive.
- 2.** Insert a blank disk into the disk drive.
- 3.** **Type OPEN 15,8,15, “N0:DISKNAME,##”** where DISKNAME is the name of the disk, and ## is a two number code your computer uses to tell different disks apart. Be sure to use a different number for each disk.

For example:

You might name your Multiplan data disks “PLANDATA,01” “PLANDATA,02” “PLANDATA,03” and so on.

Commodore 64 Data Disk

- 1.** After you have formatted your data disks, insert the Multiplan Program disk in the disk drive.
- 2.** **Type LOAD “MP/COPY”,8** and press the [RETURN] key.
- 3.** **Type RUN** and **press** the [RETURN] key.
- 4.** When Multiplan asks which file you want to copy, **type MPSWAP** and **press** the [RETURN] key.

5. When Multiplan asks you to insert the source disk, **press** the **[RETURN]** key.
6. When Multiplan asks you to insert the destination disk, remove the Multiplan Program disk, insert the data disk you want MP.SWAP copied to, then **press** the **[RETURN]** key.
7. When finished copying, reinsert the Multiplan Program disk and repeat steps two through six for each data disk.

Loading Multiplan

1. To load Multiplan, make sure your disk drive and computer are both turned on, and that the “READY” prompt is displayed on your computer monitor:
2. **Type: LOAD“PLAN”,8 and press [RETURN].**
3. The “READY” prompt will re-appear after a short loading period. Now type **RUN**, and **press [RETURN]**. Multiplan will finish loading.

The Multiplan Screen

When Multiplan has loaded, you will first see the title screen for a few moments, then the spreadsheet itself:

Imagine the display as a “window” onto a large sheet of grid paper, or better yet, a ledger sheet. The sheet is marked off: on paper by printed lines; on the computer by row and column numbers.

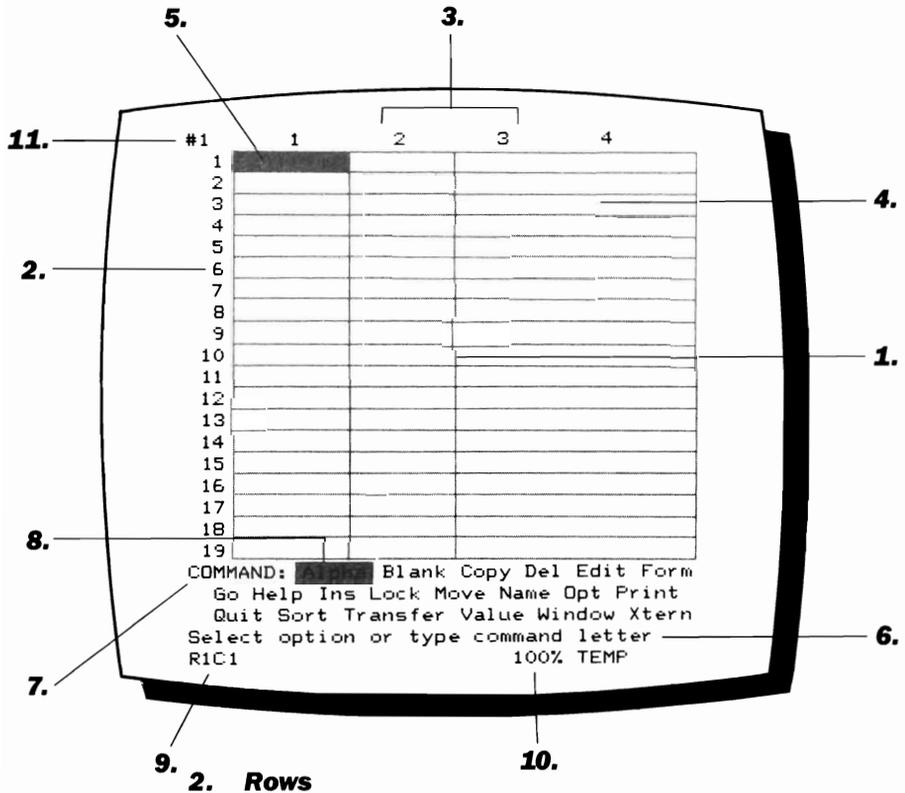
The value of any spreadsheet is that you can write information into specific cells; the spreadsheet is a tool for organizing information for easy review and recalculation. The power of the computer spreadsheet is that cells can contain formulas that refer to other cells—and that all calculations can be done automatically.

We've added the faint lines to make it easier to understand the spreadsheet concept. The basic elements of this electronic sheet are:

1. Work Area

The “window” onto the electronic grid sheet. The work sheet extends below and to the right of the current work area. By using the cursor keys (described in the next section) you can navigate around the grid sheet, viewing any portion you wish.

The Multiplan Screen



1. Rows
Numbered at the left side of the spreadsheet, rows run across the work area. There are 255 rows in the Multiplan spreadsheet.

2. Columns

Numbered across the top of the spreadsheet, columns run up and down the work area. There are 63 columns in the Multiplan spreadsheet.

3. Cells

Where a row meets a column, a cell is created. Each cell has an address consisting of its row number and column number. The first cell is R1C1 (or Row 1, Column 1); the last cell in the spreadsheet is R255C63.

5. Cell Pointer

Of all the cells on the spreadsheet, only one can be the “active” cell (ready to take input) at any given moment. The cell pointer highlights the current active cell; to move the cell pointer to other locations, use the cursor keys.

6. Prompt Line

Tells you what to do next or displays error messages.

7. Command Line

The command line contains the menu of Multiplan functions. These are discussed in detail in the section “ABCs of Multiplan.”

8. Command Cursor

This highlighted area indicates the command that will be selected by pressing [RETURN]. You move the cursor to each by pressing [F1], the (tab key.)

9. Pointer Address

Displays the address of the currently active cell.

10. Memory Status

Keeps you posted on the computer’s percentage of memory available. When it gets too low, it’s time to save the spreadsheet and try Multiplan’s linking feature.

11. Window Number

Using the Window command (see the section “ABCs of Multiplan”) you can divide the Work Area up into multiple views of the spreadsheet. Each “window” shows a different area of the grid. The Window number tells you which window the cell pointer is currently activated in.

Press [SHIFT] along with a cursor key and the cell pointer begins moving in the opposite direction: the up/down key moves the pointer up the screen, the left/right key moves the pointer to the left.

Note:

The Commodore 128 keyboard has *four* cursor arrow keys: [↑] (up) [↓] (down) [←] (left) and [→] (right).

[CLR/HOME]

Press the **[HOME]** key and the cursor jumps instantly back to R1C1—from anywhere in the spreadsheet.

The GO Command

By selecting **[G]** (go), you can move the cell pointer to any cell on the spreadsheet.

Type:

G	Go Command
[F1]	Tab to row/column
[RETURN]	To select row
255	Go to row 225
[F1]	Tab to column
63	Go to column 63
[RETURN]	Enter command

The cell pointer will jump to the last cell in the spreadsheet.

The ABCs of Multiplan: Commands

To begin a command, simply type the first letter of its name, or use **[F1]** (the tab key) to move the Command cursor to it, then press **[RETURN]**.

Once you've issued a command, you may be given several options. Use the **[F1]** (tab) key, or **[SPACE BAR]** to move among the major options, or type the first letter (or character) of the option to select it.

Note:

When choosing options within a command, *do not* press **[RETURN]** until you have made all the choices. **[RETURN]** executes the command.

Alpha

Signals to Multiplan that you want to type a text entry into the active cell.

Blank

Lets you clear entries from a single cell or a block of cells.

Copy

Reproduces the contents of a single cell or block of cells into another part of the spreadsheet.

Del

Removes an entire row or column of information from the spreadsheet, realigning all subsequent rows or columns to fill in the gap (the opposite of Delete is Insert).

Edit

Lets you edit the contents of the active cell, using the function keys.

Form

The Format command gives you various options for adjusting the cells on your spreadsheet. This command lets you change the width of cells, change how numbers are displayed in cells, and how the contents of a cell will align (left, right or centered).

Go

As you've seen, the Go command lets you move instantly to any cell in the spreadsheet.

Help

Help is available at all times, even in the middle of commands. Selecting Help from the command menu lets you browse through the various help screens. You can also get help that relates specifically to the command or function you are using by pressing **?** key.

Ins

Inserts a blank row or column in the spreadsheet. Realigns all subsequent rows and columns to accommodate the addition.

Lock

Lets you protect a cell's contents from accidentally being erased. Locked cells cannot have new information entered to them unless you "unlock" them.

Move

Moves a cell or group of cells to another part of the spreadsheet.

Name

Gives a cell or block of cells a name that can be used for executing commands and calculating formulas.

Opt (Options)

Set overall spreadsheet parameters, including calculation order.

Print

Prints out the contents of the whole spreadsheet or selected portions. Sets up the printing format.

Quit

Exits the spreadsheet, erasing all data currently on it (unless specifically saved using the Transfer command).

Sort

Lets you rearrange a block of data in an alphabetical or numerical order.

Transfer

Saves your work, retrieves saved files, and brings in data from other spreadsheets. Transfer also offers an option for clearing the contents of the current spreadsheet.

Value

Type **V** when you intend to write a number or mathematical formula into the active cell.

Window

Lets you set up several windows — or views of separate areas of the spreadsheet — in a single Work Area.

Xtern

Commands for working with linked spreadsheets.

Numbers and Formulas: The Value of Multiplan

As mentioned earlier, the real value of the computer spreadsheet is that it allows you to set up a formula in one cell that refers to the contents of other cells.

With the pointer on cell R1C1 (press **[HOME]** if it's not),

Type:

V	value or formula
1	
[↓]	move pointer down to R2C1
2	
[↓]	move pointer down to R3C1
R1C1 + R2C1	formula referring to two cells above it

[RETURN]

Notice what happens. The formula in R3C1 takes the contents of the two cells above it, adds them together, and displays the results.

Though simple, this example demonstrates how every spreadsheet is built: create input cells, create a formula that refers to those input cells, then use the results of that formula to build another formula.

Formula Builders

A variety of standard mathematical operators are available for building formulas. These include:

Operators:

+	addition
-	subtraction
*	multiplication
/	division
↑	exponentiation
=	equal to
>	greater than
<	less than

Typing Instructions

In the following exercises, if you begin typing the wrong command sequence or making an erroneous cell entry, you can always back out. Just press the **[RUN/STOP]** key on the Commodore 64 or the **[ESC]** key on the Commodore 128 to exit the cell entry or command sequence without damaging your previous entries. Cell entries can be edited by using the **[INST/DEL]** key to backspace through the entry, then retyping the entry.

If you notice an erroneous cell entry after you've pressed **[RETURN]**, you can fix it just by typing over it if it's a value or label. If you notice an erroneous command sequence after pressing **[RETURN]**, simply re-type the sequence (this works for most commands except Quit, Blank and Delete — so be extra careful when entering these commands).

Note:

After each sequence of entries, we'll remind you to save your work. This can prevent a lot of grief — and repetitive typing. It's good practice to save your spreadsheets every so often as you work.

Cursor keys

The [↑] symbol means the up/down arrow on the Commodore 64. One [↑] means **press** once. Two or more [↑] [↑] keys means **press** that key the number of times indicated for the direction stated.

Example:

[↓]	press the key once, down to cell R4C1
[↓] [↓] [↓]	press key three times, down to cell R7C1
[↓] [↓]	press SHIFT and the key twice, up to cell R5C1

These instructions are true for the [↔] symbol, that represents the left/right arrow key.

For the Commodore 128, press the cursor arrow keys for the direction stated, e.g.: right is [→]; left is [←].

AN EXERCISE: SHOPPING FOR LOANS

Whether you plan to buy a car, a house, or anything else on installment, you will probably be faced with a decision: what combination of interest rates and terms will give me a monthly payment I can live with?.

This simple loan analyzer lets you explore these options on your own. When you enter a loan amount, term and interest rate, this spreadsheet automatically shows you what you can expect your monthly payments to be.

```
#1          1          2
1  Loan Analyzer
2
3      Principal  $8000.00
4  Interest Rate    12.00%
5  Term (in years)    3
6
7  Monthly Payment  $265.71
8
9
10
11
12
13
14
15
16
17
18
19
```

```
COMMAND: Alpha Blank Copy Del Edit Form
         Go Help Ins Lock Move Name Opt Print
         Quit Sort Transfer Value Window Xtern
Select option or type command letter
R7C2    (R[-4]C#R[-3]C/12 99% TEMP'
```


3. Make the column wider so it will display all the text in the labels:

Type

F format
W width
15 15 characters wide
[RETURN] complete formatting

4. Now, make the labels in these columns flush right by moving the cell pointer to R1C1 (using **[HOME]**) and:

Type

F format
C cells
: to indicate that R1C1 is the beginning of a block of cells to be formatted
R7C1 to indicate the end of the block
[F1] tab left once to “align”
R align entries right
[RETURN] complete formatting

Enter the formula

1. Move the cursor to cell R7C2.
2. The payment formula uses the numbers that will be entered next to the labels you’ve just created. It reads:

$$(PRINCIPAL * RATE/12) / (1 - (1 + RATE\uparrow 12)^{-TERM*12})$$

The cells above this formula cell will contain the values for each variable in this equation. Multiplan allows you to build such equations by “pointing” to these cells with the Name Function. You build the equation by first typing an open parens (.

Type

[↑] [↑] [↑] [↑] up cursor to point to cell R3C2—“Principal”
***** multiplier
[↑] [↑] [↑] up cursor to cell R4C2—“Interest Rate”
/ divisor
12)/(1 - (1 + formula
[↑] [↑] [↑] up cursor to cell R4C2—“Interest Rate”
/12)↑ (- formula [the up arrow (↑) is the superscript key]

[↑] [↑]

up cursor to cell R5C2—"Term
(in years)"
formula

* 12)

3. **Press [RETURN]**. Notice what happens in cell R7C2: a rather urgent looking message appears.

```
#1      1      2      3      4
1 Loan Analyzer
2
3      Principal
4      Interest Rate
5      Term (in years)
6
7 Monthly Payment#DIV/0!
8
9
10
11
12
13
14
15
16
17
18
19
COMMAND: Alpha Blank Copy Del Edit Form
          Go Help Ins Lock Move Name Opt Print
          Quit Sort Transfer Value Window Xtern
Select option or type command letter
R7C2      (R[-4]C*(R[-3]C/12 99% TEMP
```

But don't panic. Multiplan is simply telling you that the cell contains a divide by zero error. Since there are no entries to cells R3C2 through R5C2, the formula delivers this erroneous result. Let's change that.

A Look at a Loan

Say you're shopping for a car. The price is \$10,000 and you're going to make a \$2,000 down payment. You want to finance \$8,000. A loan is available at 12% interest, with 3 years to pay. Make the following entries.

1. In cell R3C2:

Type: **8000** principal amount
 [↑] down cursor

2. With the cursor in cell R4C2:

Type: **.12** interest as a decimal fraction
 [↑] down cursor

3. Move to cell R5C2:

Type: **3** years
 [RETURN]

Now you have this:

```
#1      1      2      3      4
1      Loan Analyzer
2
3      Principal      8000
4      Interest Rate      0.12
5      Term (in years)      3
6
7      Monthly Payment265.714
8
9
10
11
12
13
14
15
16
17
18
19
COMMAND: Alpha Blank Copy Del Edit Form
          Go Help Ins Lock Move Name Opt Print
          Quit Sort Transfer Value Window Xtern
Select option or type command letter
R5C2      3      99% TEMP
```

Notice that the error message in cell R7C2 has been replaced by a meaningful figure: 265.714. According to the formula, you can expect your monthly payments to be about \$265.71.

Note:

Once again, it's a good habit to save your work regularly, in case of accidents (you never know when the power will go out). Once you've saved the spreadsheet, you should never have to repeat all the steps you've already taken.

To save what you've done so far:

Type:

T transfer
S save
ANALYZER the file name

Insert a formatted data disk in the drive and **press [RETURN]**. When the disk drive stops, remove the data disk and replace it with the Multiplan program disk.

Making Sense of the Dollars

There are several kinds of numbers displayed in these cells: dollars, percentages, years. It would be useful to have each of them displayed in the appropriate format. Fortunately, the **Format** command lets you do just that.

1. **Move** the cursor to cell R3C2:

Type:

F format
C cell
[F1] [F1] twice, to dollar format
\$ enter dollar format
[F1] to "# of decimals"
2 display 2 decimals
[RETURN]

2. Now, although R3C2 is formatted to display dollar amounts, something is wrong. There is no longer enough room to display the figure \$8000.00. Instead, a series of "#" symbols fill the cell.

Type:

F format
W width
12 characters wide
[RETURN]

3. Next, move the cursor to cell R4C2:

Type:

F format
C cell
[F1] [F1] twice, to code
% percent format
[RETURN]

4. Since cell R5C2 displays years, no change is necessary. However, cell R7C2 needs to be formatted to display dollar amounts. Move to R7C2:

Type:

F format
C cell
[F1] [F1] twice, to dollar format
\$ enter dollar format
[F1] to "# of decimals:"
2 display 2 decimals
[RETURN]

```
#1      1      2
1      Loan Analyzer
2
3      Principal      $8000.00
4      Interest Rate      12.00%
5      Term (in years)      3
6
7      Monthly Payment      $265.71
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15
16
17
18
19
COMMAND: Alpha Blank Copy Del Edit Form
         Go Help Ins Lock Move Name Opt Print
         Quit Sort Transfer Value Window Xtern
Select option or type command letter
R7C2      (R[-4]C*(R[-3]C/12 99% TEMP
-----|
```

Multiplying the Possibilities

In many cases, choosing a loan is not a simple matter of looking at one option and going with it. To make it easier to compare your options, it's a good idea to copy the input area and formula into several cells.

1. **Move** to R3C3.

Type:	F	format
	W	width
	12	12 characters wide
	[F1] [F1]	twice, to "through"
	6	format columns 3–6
	[RETURN]	complete format

2. **Move** the cursor to cell R3C2 (containing the value \$8000.00) and

Type:	C	copy
	F	from
	:R7C2	to specify the set of cells to copy
	[F1]	tab to range
	R3C3:R3C6	specify the range of cells to copy from
	[RETURN]	

The input cells and formula are now copied in columns 3 through 6. Now, you can begin making comparisons.

3. A second bank is offering you a loan at 13% with a term of 4 years. Move the cursor to R4C3:

Type:	.13	interest rate
	[↓]	down cursor to R5C3
	4	years term
	[RETURN]	

Column 3 now shows a monthly payment of \$214.62.

4. A third bank offers a rate of 10%, and a term of two years.

Move the cursor to R4C4:

Type:	.10	interest rate
	[↓]	down cursor to R5C4
	2	years
	[RETURN]	

The monthly payment in column 4 is now \$369.16.

Once again, be sure to save your spreadsheet.

Type: **T** transfer
 S save
 [RETURN] to keep the same filename
 "ANALYZER"

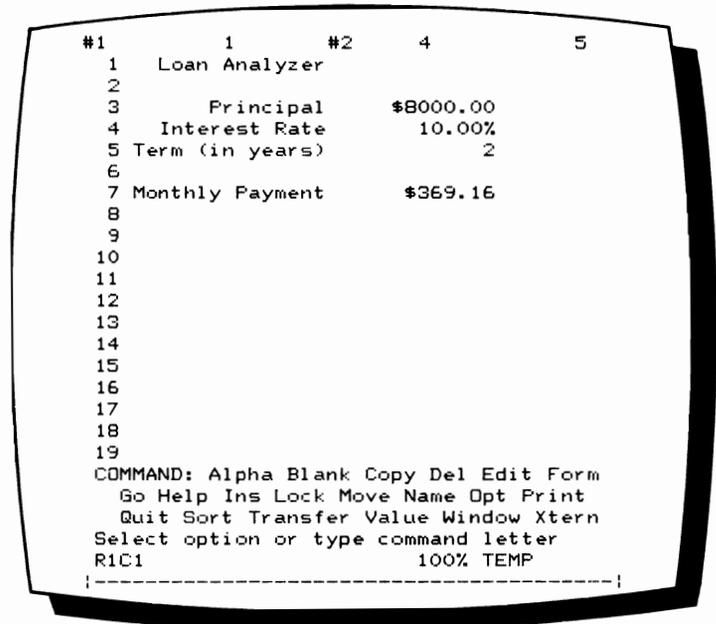
Insert your data disk, and press **[RETURN]**.

Type: **Y** to replace existing file

A Window on Your Data

Notice another problem with this spreadsheet: you can't really tell what's what, since the labels are over in column 1 and you're looking at column 4. To remedy this, **press [HOME]**.

Type: **W** window
 S split screen
 T title
 [F1] to "# of columns"
 1 one column
 [RETURN]



You have now turned the labels in column 1 into stationary titles. These titles will remain where they are, while the columns to their right scroll past. Press the right cursor key twice to scan to column 4. See how easy it is to read?

Note:

Save the spreadsheet again. It's now ready to use any time you need to analyze your loan options.

MASTERING MULTIPLAN

Now that you've had a glimpse of Multiplan's powers, you're probably ready to strike out on your own. It's relatively easy: although we haven't explored all the commands or capabilities of Multiplan, you have learned enough to explore these other features on your own. Building a spreadsheet of any kind is a matter of organizing three kinds of information: inputs, or values that you will enter to the spreadsheet, outputs, or formulas that use the inputs to develop useful information, and labels, or indications that make it easier to find the data you're looking for.

So start exploring—and good luck!

EPYX TEMPLATES

Microsoft® Multiplan® Side 2

The Epyx Templates included on Side 2 of your Multiplan program disk are ready-made, easy-to-use worksheets that will help you with practical day-to-day business and personal financial decisions. Because these templates are ready to use, they will not only save you the time and frustration of making them up, but can serve as examples to help you learn how to use Multiplan in your own applications. These templates can be easily modified and customized to suit your own special needs.

The Epyx Template set includes:

<i>Business Start-up</i>	<i>Loan Analysis</i>
<i>Personal and Household Budget</i>	<i>Mortgage Payment Schedule</i>
<i>Stock Portfolio</i>	<i>Check Register</i>
<i>Real Estate Management</i>	<i>Professional Fee Analysis</i>
<i>Statement of Net Worth</i>	<i>IRS Schedule "C" Worksheet</i>
<i>Evaluating Job Offers</i>	<i>Depreciation Schedule</i>

Save the Templates!

Remember: A broken template gives wrong results. Before you begin using your templates, here are some tips to help you keep them safe:

Back 'Em Up!

To keep your originals safe, save them onto a back-up disk and use that disk instead of the original. That way, you can recover from any damaging accidents or mistakes. You should also keep back-up copies of worksheet data. Reconstructing lost information is always difficult and sometimes impossible.

Templates are Fragile!

While all the formulas in the templates are locked in their cells to prevent accidental changes, you can still modify them by simply unlocking their cells. *Never* save a modified template under its original name on the same data disk. If you do, the original is gone forever if it's not backed-up on another disk. Put modified templates on a separate disk and keep your originals safe from accidental damage.

The Blank Cell Command

You should study all the Multiplan commands thoroughly before you attempt to build or modify a template. We mention the BLANK CELL command here because it's a favorite way of wrecking templates. Remember: the BLANK CELL command will not only blank out a cell's data, but also any *unlocked* formula it contains. 'Nuff said.

Speeding Things Up

Multiplan recalculates your entire spreadsheet automatically every time you enter new data. This is very handy when you are trying out new numbers, but it slows things down when you're entering a lot of data. Turning RECALC OFF will make data entry faster. Turn RECALC ON when you're done and Multiplan will calculate the new spreadsheet entries.

Entering Values

To enter new values into Multiplan cells:

1. **Move** the cell-pointer to the appropriate row and column.
2. **Type** in a new value.
3. **Press [RETURN]** or move to another cell, the value is entered.
4. If RECALC is OFF, press **!** to recalculate results.
5. If RECALC is ON, new results are displayed automatically.

Formatting a Disk:

Before you begin, be sure you have at least one Multiplan Data disk. Follow the instructions under "First Step: Format Disk" in the Quick Start section on page 5.

Loading a Template

Note:

We suggest you try some of the exercises in the Quick Start section and review the "Getting Started" section in the Multiplan Manual before you begin working with the Epyx Templates.

1. Load the Multiplan program disk.
2. When the spreadsheet workscreen and Command Menu appear, **press T** and **[RETURN]**.
3. Remove the Multiplan program disk from the disk drive, turn it over and insert Side 2, Templates.
4. The Command Line on the screen is showing the LOAD option highlighted by the command cursor. **Press [RETURN]**.
5. The Command Line prompt reads: TRANSFER LOAD FILE:□(command cursor). **Press** the **[↑]** key (Commodore 64 **press [SHIFT] + [↑]** (arrow key)).

Printing a Template

Note:

Make sure you've correctly connected your printer to your Commodore system.

1. **Press P** (Print). The Command Line will read: PRINTER FILE OPTIONS. **Press P** for printer and press **[RETURN]**.

For special print formats and condensed type, refer to the Multiplan Manual.

TWELVE TEMPLATES

Business Start-up

Filename:
Start a Business

So you want to start a business. What will it take? Can you afford it? How soon will you be in the black? Will you make it? No worksheet can answer ALL these questions, but this one can show you what it will take. Enter projected income figures and expenses. See what happens if you advertise more; rent a cheaper office. This template covers three month periods and can help you see how much money you need to keep your business alive until it pays its own way.

Personal and Household Budget

File Name:
Household Budget

Where's the money coming from? Where did it GO? What if I spent less on clothes and lunches? The Personal and Household Budget spreadsheet helps answer these questions. Begin by entering applicable income information into rows 7 through 13 (you may want to change some headings). Then enter the appropriate expenses and amounts into rows 20 through 51. When you've done that for each month to date, you can see the bottom line to your monthly finances. In good shape? Need some changes? Either way, this worksheet will help you plan and manage your personal finances.

6. The Epyx Template disk directory now appears on the screen. **Press [F1]** or the **[SPACE BAR]** to move the highlight cursor to the Template Filename you want to Load. **Press [RETURN]**.

Note:

The Epyx Template files are listed by the filenames noted in following pages.

7. After you **press [RETURN]**, Multiplan will Load the template you selected. When finished loading, you can begin entering or changing values.

Note:

When the template loads it will be "blank," containing no values. In some cases, the blank cells will display ERROR messages. Just begin entering values into *all* the appropriate cells. When finished the ERROR messages will disappear.

Saving a Template

Note:

Be sure you have a formatted Multiplan Data disk ready.

1. **Press T** (Transfer). The Command Line prompt will read. LOAD OR SAVE. **Press [F1]** or the **[SPACE BAR]** to place the highlighted Command Cursor on the SAVE option. **Press [RETURN]**.

2. Remove Side 2, Template disk from disk drive and insert a Multiplan Data disk.

3. The Command Line prompt is reading: SAVE FILE:□(highlighted cursor). **Type FILENAME** (the template filename). Be sure to use a different name than the one on the Side 2, Template disk. **Press [RETURN]** and the template worksheet will be saved to the data disk.

4. Check for Save: **Press T. Press L** (Load). **Press [RETURN]**. At the Command Line prompt, File to Load:, **press** the **[↑]** key (Commodore 64, **press [SHIFT] + [↑]** key). The Multiplan Data disk file directory will appear on the screen. Check the list for the name of the file you just saved.

Two Disk Drive Systems:

Substitute Step 3a below for Step 3 above.

3a. The Command Line prompt is reading: SAVE FILE:□(highlighted cursor) **Type 9,FILENAME** (the template filename) to save the file to drive 9, the data drive if the data disk is in that drive. (Be sure to use a different name than the one on the Side 2, Template disk). **Press [RETURN]** and the template worksheet will be saved to the data disk.

Stock Portfolio

Filename: Once your budget's balanced and you're steadily in the black, you might get into the Stock Market. This spreadsheet will track up to 13 stocks, computing current value, gains or losses, total dividends and percent yield. Enter purchase price, number of shares and current price for each stock. Thereafter, changing current price shows you how you're doing. This template uses named cells in its formulas, so you can add rows without disrupting it.

Real Estate Management

Filename: This spreadsheet is useful for multi-unit income property owners and investors. Enter income and expense values to calculate Net Operating Income and Net Spendable Income. The worksheet covers a six month period. Time to expand the operation? What are vacancies costing? Find out with this worksheet.

Statement of Net Worth

Filename: OK, so how much are you worth? Buying real estate, starting a business, entering the commodities market; sooner or later someone's going to ask. Even if no one has yet, here's your chance to know for yourself. Computing your net worth can be a complex and nerve-wracking chore. This worksheet makes it easy. Fill in the base information and Multiplan does the rest. For convenience, your Statement of Net Worth is formatted to print on a single page.

Note: Don't confuse your *self-worth* with your *Net Worth*!

Evaluating Job Offers

Filename: Let's see . . . Hype Tech Inc. pays more, but it's further away. **Test Job Offers** Grind Corp. has more overtime, but fewer holidays. L.E.D., Inc. has better retirement, but no education benefits, but the salary's better, but Secure Enterprises . . . Ever have to choose? We usually end up picking jobs on a completely arbitrary and personal basis. This spreadsheet helps you analyze job offers on a more rational basis. Enter your basic requirements and the offerings of up to four companies. Check the bottom lines. Compare rationally. Then, if you want, make an arbitrary

choice. At least you'll know what you're getting. This sheet evaluates travel time, work week, vacation, tax bracket, holidays, sick days and educational reimbursements.

Loan Analysis

Filename:
Loan Analyzer

Some loans are better than others. But which ones? Is the lower interest for a longer term better? How much will the payments be? What about total cost? This template allows you to compare three loan packages. Enter principal, interest and term. See what the monthly and total payments will be.

Mortgage Payment Schedule

Filename:
Payment Schedule

Borrowing or lending, you need to know the amortization of the transaction over a period of time. This template computes the amortization of any amount at any interest rate for any term and prints a twelve month schedule of payments, interest and current value for any year. Lenders compute income. Borrowers compute equity growth.

Check Register

Filename:
Check Register

At last! A check register that doesn't make arithmetic mistakes! Another straightforward application of the worksheet. This one simply models your check register. Keep track of checks and deposits and see your balance immediately. Useful for small business and personal accounts.

Professional Fee Analysis

Filename:
How to Set Fees

You're a consultant, an agent, a freelancer. What billing does it take to stay in business? A lot of factors are involved in computing your daily billing rate. What if you hire another person? Move to a bigger office? Can you afford a raise? This template allows you to judge how your decisions affect your professional services fee. Enter base values and read the bottom lines.

IRS Schedule “C” Worksheet

**Filename:
Schd. C.
Worksheet**

If you're in business on your own, you've had to face the dreaded Schedule "C." This is a horrendous chore, if only because a mistake here can cost you extra taxes, or even (we shudder to say it!) an audit. This worksheet will help you be accurate and thorough. Best of all, you can use it to model your tax position in the coming quarter! Maybe now you can see how important those entertainment and travel receipts can really be. Now plan these expenses with an eye to their effect on taxes! Time critical investments more wisely! Now YOUR computer can be sure THEIR computer will be happy with your arithmetic!

Depreciation Schedule

**Filename:
Depreciation**

Mystified by the secrets of "Depreciation Allowances"? Here's a relatively straightforward depreciation schedule that will help you understand how to take the tax deductions you're due for equipment purchases. Yes, you can even calculate the deductions for your computer if you use it for business. Work with your favorite income tax guide book to determine which method to use for depreciation, then enter the key figures. You'll quickly see what's the best case for your particular tax situation.

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