



COLLEGE PLANNING



College-Bound Students— Time To Get A Real Calculator



(NAPSA)—For most people, a calculator is a calculator. That's not necessarily true when it comes to college, though. Doing some research before buying a calculator for a college-bound graduate is a smart move. So here are some tips on how to select a calculator for the college-bound student:

1. Students needing a calculator for just one course.

No need to go out and buy the top end. There are some good, moderately priced calculators. The question to ask: Is it for finance or science and math? If the former, an entry-level financial calculator that can do basic things such as cost markup and amortization on top of the usual addition-subtraction-divide-multiply functions will probably suffice. Quality, low-cost scientific calculators will probably do the job for one or two lower-level science or math courses.

2. Students needing a calculator through an entire major area of study.

In this case, buy a model that the student can grow into.

For business and finance classes, purchasing a full-featured business calculator is a good investment. These calculators can do some very sophisticated problem solving, including return on investment, trend analysis, interest and amortization and bond yields.

For science and math, especially engineering, buying a programmable scientific or the most powerful graphing calculator that can be upgraded when new features are available is worth the

extra cost. Also look for computer-connection capabilities, preferably a USB interface that makes attachment to a PC very easy. This allows for the sharing or purchase of specialized programs.

3. Students sitting for a certification examination after graduation.

These students should buy a calculator that meets the requirements for the exam. Using a model required for a certification exam throughout one's college career would give a student a great edge when it comes to sitting for the test. The main thing to be aware of is that many licensing bodies are now restricting calculators to those without text or communications capabilities. Check with the examining bodies for a list of approved models.

4. Students needing help outside of class to apply the calculator to the coursework.

Finally, look for a calculator from a well-known company such as Hewlett-Packard (www.hp.com/calculators) that adds value to the purchase. One of the most important considerations outside the calculator's features and quality is manufacturer support. For example, does the company have an active Web site where students can get free tutorials, download programs or get instruction through virtual classrooms or on-line self-study?

Armed with the proper calculator, the high school graduate can go far in his or her college studies.