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Top Models

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You would not expect an article about top models in *The Future Actuary*, right? How about top calculator models? After all, you know you have no choice of the make–the approved calculators all are Texas Instruments–but you do have a choice of models. If you just cannot choose, you can buy them all (just like I did) or you can read this article for some advice and insights.

You probably already know which calculators are approved, although I have had candidates show up for their first professional examination with one that was not approved. (I have not yet seen a candidate daring enough to show up without a calculator!) If you would rather double-check the list of approved calculators, go to Beanactuary.org/exams/calculators.cfm and, at the time of writing this article, the list is as follows:

- BA-35
- TI-30Xa
- BA II Plus
- TI-30X II (IIS solar or IIB battery)
- BA II Plus Professional
- TI-30XS MultiView (or XB battery)

In these model names, unless I have been terribly misled, TI stands for Texas Instruments and, more interestingly, BA stands for Business Analyst. This provides a hint that the TI models are basically scientific whereas the BA models also have financial capacities.

For those who would, at this point, prefer getting a quick piece of advice to reading the rest of the article, here is what Laval University's actuarial club recommends: TI-30XS MultiView and BA II Plus. I suspect they recommend the former because of its four-line display and scrolling feature, and the latter because of its financial prowess. Even then, some students stick with just one calculator, regardless of the exam they write.

Here are some factors I suggest you consider before buying one or one more of those calculators.

First of all, it matters more what you can do with the calculator than what the calculator can do. What I mean is that it matters little that a calculator can find all the roots of a cubic polynomial if you do not know how to use that function! Of course, if you do not care for the roots of a cubic polynomial, even if your calculator can do it, you should not waste your time learning how to get your calculator to do it. You should, however, make sure you are able to get the calculator to do all the things you count on it to do.

Every calculator comes with a user's guide. Some are thicker than others. The guides for the BA II Plus and BA II Plus Professional look more like books! Again, focus on the functions you need and plan to use.

Also, for Exam FM/2, if you own one of the BA models, unless your professor or your reference manual has taught you everything you need to know about your calculator, you probably will want to have a look at Samuel Broverman's Review of Calculator Functions for the model you own. You can find those reviews at Beanactuary.org/exams/exam2fm.cfm by following the link in the syllabus.

Second, personally, rather than spend time learning how to use a calculator, I would rather spend time learning the material tested on the exam. In fact, instead of looking for a calculator that does everything, I look for a calculator that is particularly good at what I care about. With that in mind, if I were to write the preliminary exams again, I would stick with my personal favorite, the TI-30X II, which I use all the time! What do I like so much about it? The two-line display and the intuitive memories. (You may wonder why I got all the calculators in the first place... When I proctor exams, I like to know I can come to the rescue if someone's calculator fails whatever model it is.) The display matters to me because I often make typos–it often is faster to spot and correct a typo than to key in everything all over again. The memories also matter, because I often break up problems into parts and like to keep intermediary results in memory. (I confess I also keep all the decimals) It is up to you to figure which features really matter to you and to pick the calculator that meets your needs.

Third, if looks matter to you–after all, are we not talking about top models?–you may pick a calculator based on its attractiveness. I guess the BA II Plus Professional looks, well, more professional than the others, but good looks are not free! To my knowledge, only the TI-30X II comes in different colors (I have seen green, pink, dark blue, gray and black models) and hence can be chosen to match your lucky pencil! If you care to have the latest fashion, the TI-30X MultiView is a must! Otherwise, it strictly is a matter of taste.

Of course, it could be that the calculator you use for writing the exams is much simpler than the graphic calculator you used in high school. Even then, it is important that you be familiar with your exam calculator. Getting acquainted with your calculator on the morning of the exam does not strike me as a particularly good strategy! Instead, as you learn and review the material for the exam, why not use the very calculator you will bring with you on exam day?

All in all, you may find it hard to make a choice. But, frankly, would you prefer to go back to the days when only the BA-35 was accepted? When the official calculator came at a premium because it had to sport the logos of the sponsoring societies? Or even further back in time when the approved, logo-bearing calculators could do little more than the four basic operations? Or further still when calculations were made using a ... slide rule?

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