

# Intermediate Level Financial Calculator Workshop

**Saturday, December 11, 2010**  
**San Diego**  
**8:30am – 5:30pm**

## Course Objectives:

1. The basics of using a Financial Calculator
2. Using a calculator to Evaluate Deals (Make Money)
3. The 8th Wonder of the World: COMPOUND INTEREST
4. The Time Value of Money
5. Discounting vs. Yield (for the purchase of Notes)

## Cost is \$199 & Includes:

1. Short review of beginner class exercises
2. Valuable exercises & real examples of real estate and note deals
3. Analyzing different cash flows
4. Evaluating wraparound mortgages
5. Financial principles & creative financing ideas



## About the Instructor, **Bill Tan**

1. President of San Diego Creative Investors Association
2. Nationally recognized Real Estate & Mortgage Investor and Exchanger
3. Regular Speaker & Instructor at National Conventions for Real Estate & Mortgages
4. California Real Estate Broker, Hard Money Lender

# Registration Process

1. Registration is 'first come, first served' and will be limited to 15 students.
2. Please send an email with the information below to: **workshops@ricasahomes.com**
  - A. Name
  - B. Email Address
  - C. Telephone
  - D. Mailing Address
  - E. Have you ever used a financial calculator?
  - F. Are you familiar with a financial calculator?
3. You will receive a personal reply from Floriana Ricasa [workshops@ricasahomes.com] acknowledging your registration request. If space is available and you have provided the information requested above in full, you will be asked to mail your payment. If you do not receive a personal reply, your email did not go through.
4. **Make sure you can receive emails from "ricasahomes.com" or "billtaninvestments.com". If you use spam protection software, add "ricasahomes.com" and "billtaninvestments.com" to your list of unblocked domains.**
5. The cost is \$199 per person. Please submit payment of cash or check made payable to "**Bill Tan Investments**" within 10 days of receiving your confirmation email.  
Mail your payment to:     **2474 Caminito Venido**  
                                      **San Diego, CA 92107**

Or go online to with a credit card to:     *[www.billtaninvestments.com/seminars](http://www.billtaninvestments.com/seminars)*

6. *QUESTIONS?* Email workshops@ricasahomes.com or call 619-247-3897

## Location

*Special thanks go to Ted Ricasa for letting us use his office!*

Ted Ricasa/Einstein Medical  
6675 Mesa Ridge Road  
San Diego, CA 92121

### **Directions from I-15**

Take exit 16 for Mira Mesa Blvd  
Go WEST (3.6 miles)  
Turn LEFT at Flander Dr (0.2 mile)  
Turn RIGHT at Mesa Rim Rd (0.2 mile)  
Turn LEFT Mesa Ridge Road (486 feet)  
Office will be on the right

### **Directions from 805**

Take Mira Mesa Blvd exit  
Go EAST (2 miles)  
Turn RIGHT at Flander Dr (0.2 mile)  
Turn RIGHT at Mesa Rim Rd (0.2 mile)  
Turn LEFT Mesa Ridge Road (486 feet)  
Office will be on the right