

n stands for Number of Periods; **AMORT** stands for Amortization period; **12x** stands for multiplying by 12

i and **INT** stand for Interest Rate; **12÷** stands for dividing by 12

PV stands for Present Value; **NPV** stands for Net Present Value; **CF_t** stands for Cash Flow #0

PMT stands for Payment; **RND** stands for Round; **CF_t** stands for Cash Flow #

FV stands for Future Value; **IRR** stands for Internal Rate of Return; **N_t** stands for number of cash flows

CHS stands for Change Sign (+ to -, or vice versa); **DATE** stands for date

BEG stands for beginning of period; **END** stands for end of period



Power On/Off key

The orange **f** Function shift key; when pressed, activates the Orange versions of the various keys

The blue **g** Function shift key; when pressed, activates the Blue versions of the various keys

STO stands for store

RCL stands for recall

CLX stands for Clear Contents; REG stands for Registries

Σ+ stands for summation

Hp 12c Financial Calculator User Manual

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