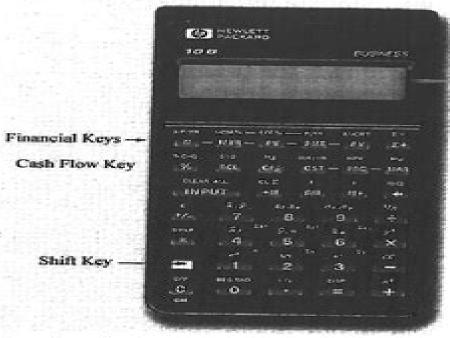
# HP-10B Tutorial

The Hewlett Packard 10B is a very easy to use financial calculator which will serve you well in all finance courses. This tutorial will demonstrate how to use the financial functions to handle basic time value of money problems. I will keep the examples rather elementary, we will cover more difficult problems in class.

Before we get started, we need to correctly (in my view, anyway) set up the calculator. The 108 comes from the factory set to assume monthly compounding. That's fine, I suppose, but its better to set it to assume annual compounding and then make manual adjustments when you enter numbers. Why? Well, the compounding assumption is hidden from view and in my experience people tend to forget to set it to the correct assumption. Of course, most people don't recognize a wrong answer when they get one, so they blithely forge ahead. To fix this



problem press 1 (once per year) then the shift key (see picture) and finally the PMT key. To check that it has taken, press shift and then Input. You should see 1 p\_yr on the screen. Problem solved.

One other adjustment is important. By default the 10B displays only two decimal places. This is not enough. Personally, I like to see five decimal places, but you may prefer some other number. To change the display, press the shift key, then the = key, and finally the numeric key which corresponds to the number of digits you would like to see displayed. I would press shift, =, 5 to display 5 decimal places. That's it, the calculator is ready to go.

# Example 1 - Lump Sums

We'll begin with a very simple problem which will provide you with most of the skills to perform financial math on the 108:

Suppose that you have \$100 to invest for a period of 5 years at an interest rate of 10% per year. How much will you have accumulated at the end of this time period?

In this problem, the \$100 is the present value (PV), N is 5, and i is 10%. Before entering the data you

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research laboratories reflects in the articles appearing in the volume This contributed volume has articles from authors who have participated in the conference on thematic areas such as Fundamental Issues and Perspectives in Fluid Mechanics Measurement Techniques and Instrumentation Computational Fluid Dynamics Instability Transition and Turbulence Turbomachinery Multiphase Flows Fluid Structure Interaction and Flow Induced Noise Microfluidics Bio inspired Fluid Mechanics Internal Combustion Engines and Gas Turbines and Specialized Topics The contents of this volume will prove useful to researchers from industry and academia alike **AVUM and AVIM Maintenance Manual**,1988 Science, 1962-04 Popular Science gives our readers the information and tools to improve their technology and their world The core belief that Popular Science and our readers share The future is going to be better and science and technology are the driving forces that will help make it better Popular Science, 1958-05 Popular Science gives our readers the information and tools to improve their technology and their world The core belief that Popular Science and our readers share The future is going to be better and science and technology are the driving forces that will help make it better Stream, 1971-06 FIELD STREAM America's largest outdoor sports magazine celebrates the outdoor experience with great stories compelling photography and sound advice while honoring the traditions hunters and fishermen have passed down for generations Financial Analysis with an Electronic Calculator Mark White, 1999-09 This text provides information and procedures that enable students to master financial calculators while simultaneously gaining a deeper understanding of financial mathematics **English Mechanic and Mirror of Science** ,1912 Government Reports Annual Index ,1975 English Mechanic and World of Science, 1897

# Hp 10b Instruction Manual Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has be apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Hp 10b Instruction Manual**," published by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we will delve into the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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