

# 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 10B comes from the factory set to assume monthly compounding. That's fine, I suppose, but it's 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 10B:

*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

Financial Keys →

Cash Flow Key

Shift Key →



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