

**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<sub>t</sub>** stands for Cash Flow #0

**PMT** stands for Payment; **RND** stands for Round; **CF<sub>t</sub>** stands for Cash Flow #

**FV** stands for Future Value; **IRR** stands for Internal Rate of Return; **N<sub>t</sub>** 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

# Hp12c Calculator User Guide

**Rosina Ehmann**



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