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

i and INT stand for interest Rate; 124 stands for dividing by 12 PV stands for Present Value; hiPV stands for Net Present Value; CF<sub>0</sub> stands for Cash Flow #0 PMT standsfor Payment; INIO standsfor Round; CF<sub>1</sub> standsfor Cash Flow II FV stands for Future Value; IRR stands for Internal Rate of Return; N<sub>i</sub> stands for number of cash flows CHS stands for Change Sign (+ to-, or vice versal; DATE stands for date BEG stands for beginning of period; END stands for end of period



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STO stands RCL stands for for store recall CLx stands for Clear Contents; REG stands for Registries I+ stands for summation

# **Hp 12c Calculator User Guide**

# **MUHAMMAD ZAIN**

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