

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 →



Hp 10b Calculator Instructions

Michael Hoelscher



Hp 10b Calculator Instructions:

The book delves into Hp 10b Calculator Instructions. Hp 10b Calculator Instructions is a crucial topic that needs to be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Hp 10b Calculator Instructions, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:

- Chapter 1: Introduction to Hp 10b Calculator Instructions
- Chapter 2: Essential Elements of Hp 10b Calculator Instructions
- Chapter 3: Hp 10b Calculator Instructions in Everyday Life
- Chapter 4: Hp 10b Calculator Instructions in Specific Contexts
- Chapter 5: Conclusion

2. In chapter 1, this book will provide an overview of Hp 10b Calculator Instructions. This chapter will explore what Hp 10b Calculator Instructions is, why Hp 10b Calculator Instructions is vital, and how to effectively learn about Hp 10b Calculator Instructions.
3. In chapter 2, this book will delve into the foundational concepts of Hp 10b Calculator Instructions. This chapter will elucidate the essential principles that need to be understood to grasp Hp 10b Calculator Instructions in its entirety.
4. In chapter 3, this book will examine the practical applications of Hp 10b Calculator Instructions in daily life. This chapter will showcase real-world examples of how Hp 10b Calculator Instructions can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of Hp 10b Calculator Instructions in specific contexts. This chapter will explore how Hp 10b Calculator Instructions is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Hp 10b Calculator Instructions. The final chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of Hp 10b Calculator Instructions.

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