

**n** stands for Number of Periods; **AMORT** stands for Amortization period; **1/x** stands for multiplying by 1/x

**i** and **INT** stand for Interest Rate; **1/x** stands for dividing by 1/x

**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** 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

# Hp 12c Financial Calculator User Manual

**Rosina Ehmann**



## **Hp 12c Financial Calculator User Manual:**

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