

# HP10BII Financial Calculator Quick Reference Guide

REF-100001-01

## Power On and Off

- To turn the calculator on, press the [ON] key in the lower left corner of the keypad.
- To turn the calculator off, press the orange shift key [SHIFT], then the [ON] key.

## Display

- To change the display contrast, hold down the [ON] key, then press [=] or [1].
- To specify the number of displayed decimal places, press [SHIFT] [DISP] and enter the number of digits (0 through 9) to appear after the decimal point. Note: IREM courses use 2 decimal places.

## Clearing the Calculator

- To clear one character at a time, press [=]. If you have already pressed [=] or one of the function keys, then [=] will clear the entire display.
- To clear the entire display, press [C].
- To clear the entire display and all financial memory registers press [SHIFT] [C ALL].

## Setting Periods per Year

(Most calculations use one period per year (annual payments) or twelve periods per year (monthly payments).)

- To set annual payments, press 1 [SHIFT] [P/YR].
- To set monthly payments, press 12 [SHIFT] [P/YR].

## Adding or Subtracting a Percent

- To add a percent, enter the figure, press [=], enter the percentage and press [%] [=].
- To subtract a percent, enter the figure, press [=], enter the percentage and press [%] [-].

## BASIC KEYS

[ON]	Turns the calculator on.
[SHIFT] [ON]	Turns the calculator off.
[ON] [1/H]	Changes the contrast of the display (press simultaneously).
[SHIFT] [DISP]	Sets the number of decimal points displayed.
[SHIFT]	Accesses the alternate function printed on the lower half of the keys in orange.
[<-]	Clears one character at a time.
[C]	Clears the entire display.
[SHIFT] [C ALL]	Clears the entire display and all financial memory registers.
[+/-]	Changes the sign of the number in the display.
[SHIFT] [BEGIN/END]	Sets begin or end mode.
[SHIFT] [P/YR]	Sets the number of periods per year.
[INPUT]	Stores parameters for multi-variable functions.
[SHIFT] [STO]	Stores a number to a memory register.
[RCU]	Retrieves data already entered in a memory register.

## TIME VALUE OF MONEY REGISTER AND AMORTIZATION

[N]	Find/Stores the total number of periods the investment is compounded/discounted.
[SHIFT] [i P/YR]	Stores the number of periods after multiplying the term by the payments per year.
[I/YR]	Find/Stores the interest rate per year.
[PV]	Find/Stores the present value.
[PMT]	Find/Stores the payment per period.
[FV]	Find/Stores the future value.
[SHIFT] [AMORT]	Creates an amortization table.

## CASH FLOW REGISTER

[CF]	Stores cash flows.
[SHIFT]	Stores the number of times the same cash flow amount occurs consecutively.
[SHIFT] [IRR/IRR]	Finds internal rate of return.
[SHIFT] [NPV]	Finds net present value.

## MARKUP

[MU]	Find/Stores markup percentage.
[CST]	Find/Stores cost before markup.
[PRC]	Find/Stores price after markup.
[MAR]	Find/Stores margin percentage after markup.

## STATISTICS

[STATS]	Accesses the alternate function printed above the keys in purple.
[STATS] [n]	Displays the number of entries in a statistics list.
[STATS] [Σ]	Sums entries in a statistics list.
[SHIFT] [Σ <sup>2</sup> ]	Calculates the mean of entries in a statistics list.

# Hp 10bii Financial Calculator Quick Reference Guide

**Ian Pickup**



## **Hp 10bii Financial Calculator Quick Reference Guide:**

## **Hp 10bii Financial Calculator Quick Reference Guide** Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its ability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Hp 10bii Financial Calculator Quick Reference Guide**," compiled by a very acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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