

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

Ross



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HP-10B Business Calculator Hewlett-Packard Company,1990 *Foundations and Applications of the Time Value of Money* Pamela Peterson Drake, Frank J. Fabozzi, 2009-07-30 Comprehensive coverage of the time value of money In this book authors Pamela Peterson Drake and Frank Fabozzi fully expand upon the type of time value of money TVM concepts usually presented as part of overviews given in other general finance books Various TVM concepts and theories are discussed with the authors offering many examples throughout each chapter that serve to reinforce the tools and techniques covered Problems and detailed solutions demonstrated using two different financial calculators as well as Excel are also provided at the end of each chapter while glossary terms are provided in an appendix to familiarize you with basic terms Provides the basic foundations of the time value of money Covers issues ranging from an introduction of financial mathematics to calculating present future values and understanding loan amortization Contains problem solution sets throughout so you can test your knowledge of the topics discussed Understanding the time value of money is essential and this reliable resource will help you gain a firm grasp of its many aspects and its real world applications Std Lec Gde-Pers Fin Plan Lawrence J. Gitman, 2001-12 **Financial Planning Fundamentals** Jill Booker, 2006 *E-book: Essentials of Corporate Finance* Ross, 2016-04-16 E book Essentials of Corporate Finance **Executive MBA (EMBA) - City of London College of Economics - 10 months - 100% online / self-paced** City of London College of Economics, Overview An EMBA or Master of Business Administration in General Management is a degree that will prepare you for management positions Content Strategy Organisational Behaviour Operations Management Negotiations Marketing Leadership Financial Accounting Economics Decision Models Data Analysis Corporate Finance Duration 10 months Assessment The assessment will take place on the basis of one assignment at the end of the course Tell us when you feel ready to take the exam and we ll send you the assignment questions Study material The study material will be provided in separate files by email download link **MBA in Finance - City of London College of Economics - 10 months - 100% online / self-paced** City of London College of Economics, Overview You will be taught all skills and knowledge you need to become a finance manager respectfully investment analyst portfolio manager Content Financial Management Investment Analysis and Portfolio Management Management Accounting Islamic Banking and Finance Investment Risk Management Investment Banking and Opportunities in China International Finance and Accounting Institutional Banking for Emerging Markets Corporate Finance Banking Duration 10 months Assessment The assessment will take place on the basis of one assignment at the end of the course Tell us when you feel ready to take the exam and we ll send you the assignment questions Study material The study material will be provided in separate files by email download link **Im Fun Financial Management** Eugene F. Brigham, 2003-03 Comprehensive Practices in Risk and Retirement Planning Jill Booker, 2007 **The Mathematics of Personal Finance** E. Thomas Garman, Bruce H. Brunson, 2002-08 The Mathematics of Personal Financial Planning 3e creates a solid foundation

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