

HP10BII Financial Calculator Quick Reference Guide

REF-10BII-01-01

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]	Saves parameters for multi-variable functions.
[SHIFT] [STO]	Saves 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 ²]	Calculates the mean of entries in a statistics list.

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