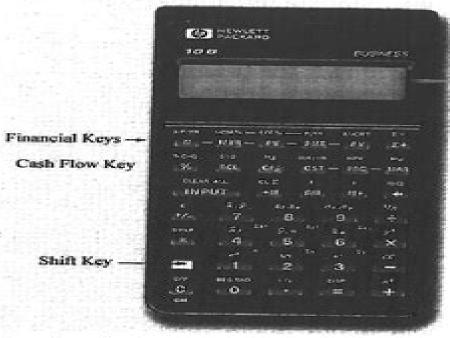
HP-10B Tutorial

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 108 comes from the factory set to assume monthly compounding. That's fine, I suppose, but its 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

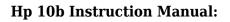
We'll begin with a very simple problem which will provide you with most of the skills to perform financial math on the 108:

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

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Table of Contents Hp 10b Instruction Manual

- 1. Understanding the eBook Hp 10b Instruction Manual
 - The Rise of Digital Reading Hp 10b Instruction Manual
 - Advantages of eBooks Over Traditional Books
- 2. Identifying Hp 10b Instruction Manual
 - Exploring Different Genres
 - $\circ\,$ Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Hp 10b Instruction Manual
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Hp 10b Instruction Manual

- Personalized Recommendations
- Hp 10b Instruction Manual User Reviews and Ratings
- Hp 10b Instruction Manual and Bestseller Lists
- 5. Accessing Hp 10b Instruction Manual Free and Paid eBooks
 - Hp 10b Instruction Manual Public Domain eBooks
 - Hp 10b Instruction Manual eBook Subscription Services
 - Hp 10b Instruction Manual Budget-Friendly Options
- 6. Navigating Hp 10b Instruction Manual eBook Formats
 - o ePub, PDF, MOBI, and More
 - Hp 10b Instruction Manual Compatibility with Devices
 - Hp 10b Instruction Manual Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Hp 10b Instruction Manual
 - Highlighting and Note-Taking Hp 10b Instruction Manual
 - Interactive Elements Hp 10b Instruction Manual
- 8. Staying Engaged with Hp 10b Instruction Manual
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Hp 10b Instruction Manual
- 9. Balancing eBooks and Physical Books Hp 10b Instruction Manual
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Hp 10b Instruction Manual
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Hp 10b Instruction Manual
 - Setting Reading Goals Hp 10b Instruction Manual
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Hp 10b Instruction Manual

- Fact-Checking eBook Content of Hp 10b Instruction Manual
- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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