

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 ²]	Calculates the mean of entries in a statistics list.

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DJ Losen



Hp 10bii Financial Calculator Quick Reference Guide:

The Top Books of the Year Hp 10bii Financial Calculator Quick Reference Guide The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the engaging narratives that have captivated audiences this year. The Must-Read :

Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail.

Hp 10bii Financial Calculator Quick Reference Guide : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This intriguing historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery.

Hp 10bii Financial Calculator Quick Reference Guide : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered.

The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and thrilling novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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