

**n** stands for Number of Periods; **AMORT** stands for Amortization period; **12x** stands for multiplying by 12  
**i** and **INT** stand for Interest Rate; **12÷** stands for dividing by 12  
**PV** stands for Present Value; **NPV** stands for Net Present Value; **CF<sub>t</sub>** stands for Cash Flow #  
**PMT** stands for Payment; **RND** stands for Round; **CF<sub>1</sub>** stands for Cash Flow #  
**FV** stands for Future Value; **IRR** stands for Internal Rate of Return; **N<sub>t</sub>** stands for number of cash flows  
**CHS** stands for Change Sign (+ to -, or vice versa); **DATE** stands for date  
**BEG** stands for beginning of period; **END** stands for end of period



Power On/Off key  
 The orange **f** Function shift key; when pressed, activates the Orange versions of the various keys  
 The blue **g** Function shift key; when pressed, activates the Blue versions of the various keys  
**STO** stands for store  
**RCL** stands for recall  
**CLX** stands for Clear Contents; **REG** stands for Registers  
**Σ+** stands for summation

# Hp 12c Manual

**F Rizvi**



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