n stands for Number of Periods; AMORT stands for Amortization period; 12x stands for multiplying by 12 I and INT stand for interest Rate; 124 standsfor dividing by 12

pressed, activates

versions of the various keys

the Orange

pressed, activates

the Blue versions of the various

Retries.

PV stands for Present Value; NPV stands for Net Present Value; CF<sub>8</sub> stands for Cash Flow #0

PMT stands for Payment; ISSD stands for Round; CF<sub>3</sub> stands for Cash Flow II FV stands for Future Value; IRR stands for Internal Rate of Return; N<sub>i</sub> stands for number of cash flows CHS stands for Change Sign (+ to-, or vice versal; DATE stands for date

Registries

BEG stands for beginning of period; ENO stands for end of period



# **Hp 12c Financial Calculator Instructions**

**Hildy Richelson, Stan Richelson** 

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