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then >. To change the  
brightness of the  
display, hold down =  
and then  
simultaneously press 1  
or A. Since the  
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The HP 10BII financial  
calculator has a built in  
settings for payments

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per year that attempts to auto-adjust the interest rate based on how many periods there are in a year.

However, this does not auto-adjust the N and PMT components (you still have to do this manually), which makes this function cause more problems than it's worth.

## **How to Use an HP 10BII Financial Calculator**

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The cash flows that describe the prospective investment are now in the calculator. Press RCL, CFj, then 0 followed by RCL, CFj, [ + ], and RCL, SHIFT, then Nj, repeatedly to view the cash flows and number of times each occurs. Now that the cash flows have been entered, store the interest rate and calculate the net present value.

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## **HP 10bii Calculator - Instruction Manual File Type Net Present Value and Internal Rate ...**

The HP 10bii displays the annunciator PER followed by the starting and ending payments that will be amortized. Press [ = ] to see interest ( INT ). Press [ = ] again to see the principal ( PRIN ) and again to see the balance ( BAL ).

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**Manual**

HP 10b Calculator -

Calculating the Present

and Future Values of

an Annuity that

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Increases at a Constant  
Rate at Equal Intervals  
of Time. Description.

Calculator symbol key.

Present value of an  
increasing annuity (End  
mode) Present value of  
an increasing annuity  
(Begin mode)

## **HP 10b Calculator - Calculating the Present and Future**

...

Bond calculations are  
performed on the  
10bII+ in the Bond

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menu. Data or settings are stored in the ten keys which make up the top two rows of the keyboard. The functions used in bond calculations are printed in blue above the keys. The table below lists the keys used in bond calculations and their functionality.

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finance needs. You'll

be able to work quicker

and more efficiently

with over 100 time-

saving, easily-

accessible business

functions. Easily

calculate loan

payments, interest

rates and conversions,

standard deviation,

percent, TVM, NPV,

IRR, cash flows, and

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Printed Date:

2005/7/29 Dimension:

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various appendices

describe additional

details of calculator

operation as well as

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financial tasks: Time  
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