

Hewlett Packard 10B Business

SETTING THE DECIMAL TO FLOATING (FULL PRECISION):

Press the following keys in the order given:



The display should show a single number 0 with no decimal point. The **DISP** function is a secondary function that is located above the **=** key.

SETTING THE NUMBER OF INTEREST PAYMENTS PER YEAR:

To work the problems in the text correctly, you need to set the number of interest periods per year equal to 1.0, which is accomplished by pressing the following keys in the order given:



The display will contain the number 1 when you are finished. The **P/YR** function is a secondary function that is located above the **PMT** key. To check that you have correctly set the number of payments per year, press **RCL** **tan** **P/YR**; the display should contain the number 1. If a number other than 1 is displayed, repeat the steps given above.

SWITCHING TO “BEGIN” TO WORK ANNUITY DUE PROBLEMS:

The calculator is preset to the “End” mode for computations that deal with annuities—that is, it is set to solve problems that deal with ordinary annuities. To switch to the “Begin” mode so that you can solve problems that deal with annuities due, press the following keys in the order given:



After completing this step, you should see the word “BEGIN” on the bottom line in the middle of the display; this indicates that the calculator is now set to work problems for annuities due. To switch back to the “End” mode, follow the same steps. When the calculator is in the “End” mode, the bottom line of the display will be blank. It is recommended that you reset your calculator to the “End” mode after solving a problem that deals with annuities due, because most of the problems you are assigned deal with ordinary annuities, not annuities due. The **BEG/END** function is located above the **0** key.