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HP 10BII. This is one of the newer Hewlett Packard models and is widely used in business schools as well as in the finance industry. HP also produces the HP 10BII+ which includes some minor improvements and some more advanced functionality such as probability distribution calculations. The colors are also slightly different.



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How to Use an HP 10BII Financial Calculator

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## PRACTICAL APPLICATIONS For YOUR FINANCIAL CALCULATOR

The problem is that the HP 10BII has no way to specify an infinite number of periods using the N key. Calculating the present value of a perpetuity using a formula is easy enough: Just divide the payment per period by the interest rate per period. In our example, the

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payment is \$1,000 per year and the interest rate is 9% annually.

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