

# HP 17bII+ Financial Calculator Quick Start Guide



Edition 1

HP Part Number: F2234-90201

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# 1 Getting Started

## Welcome to your HP 17bII+ Financial Calculator

This booklet is intended to get you started quickly with the basic features of your 17bII+ Financial Calculator. Use it for quick reference. For more detailed information about the 17bII+ Financial Calculator, refer to the *HP 17bII+ Financial Calculator User's Guide*. Pages of the user's guide found on the HP website, [www.hp.com](http://www.hp.com), are cited throughout this manual, and it is highly recommended you refer to the user's guide to thoroughly familiarize yourself with the many features of your calculator.

### The Keys

Many keys on the HP17bII+ Financial Calculator perform more than one function. The primary function of a key is indicated by the characters printed in white on the upper face of the key. If a key has an alternate function, it is indicated by the characters printed in blue on the lower face of the key, or printed below the key on the keyboard. See Figure 1.

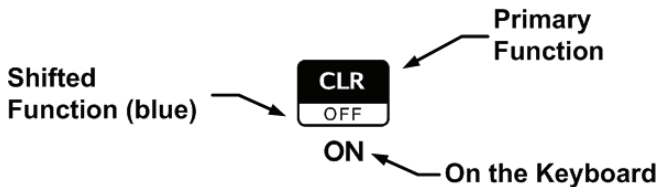








Figure 1

- To specify the primary function on the upperface of the key, press the key alone.
- To specify the shifted function printed in blue on the lower face of the key, press the  key, then press the function key.

- To specify a menu label, press the menu key, , corresponding to the desired menu item displayed along the bottom of the screen.

Pressing the  key turns on the status indicator called an *annunciator* at the top of the display. If you press  once again, or press a function key, the shift annunciator turns off. There are a total of four annunciators. When displayed, each signifies the status of the calculator in certain operations. When applicable, the descriptions below identify when an indicator appears on screen.

In this manual, the highlighted portion of the key symbol or symbols represents the active function of the key. Unless otherwise indicated, press and release the desired key, or key combination in order from left to right. You do not need to press and hold the keys as with a computer or typewriter. Secondary, or *shifted* functions, are preceded by the shift key symbol, .

When followed by an bold abbreviation, **FIN**, for example, the  key indicates a selection involving functions within a menu or sub menu. Functions printed below the keys, **ENTER** and **ON**, are spelled out and described below when applicable.

## The Screen Display

The display screen has three lines. See Figure 2 below:

- The top line displays annunciators. Annunciators are symbols which indicate the status of the calculator for certain operations. These include: shift is active (**page 19**), sending information to the printer (**page 184**), alarm sounding or appointment past due (**page 147**), and low battery (**page 224**).

- The middle line is referred to as the *calculator line*. This line displays numbers or letters you have keyed in and the results of calculations. In RPN functions, this line most often displays the number stored in the X-register. The cursor is visible on this line during number entry and calculations.
- The bottom line displays menu labels (**pages 24-28**).

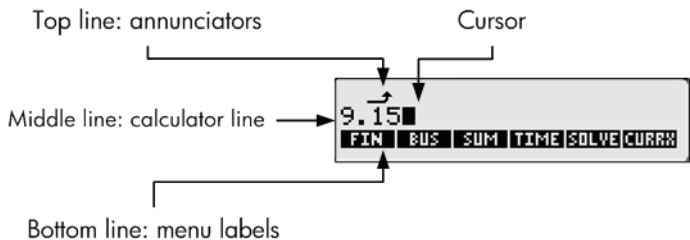


Figure 2

## Customizing the Calculator

Table 1-1 lists some of the functions available for customizing the calculator. The pages of the *HP 17bII+ Financial Calculator User's Guide* are included for reference. Refer to these pages of the user's guide for more information.

Table 1-1




Functions	Display/Description
Turn calculator on/off (page 17)	 <p>To turn calculator on, press . Note <b>ON</b> is printed below the key. The calculator turns off automatically 10 minutes after it was last used. To turn off, press .</p>

Table 1-1




Functions	Display/Description
Selecting the Language <b>(page 18)</b>	<div data-bbox="394 280 769 364" style="border: 1px solid black; padding: 5px; text-align: center;">             SELECT LANGUAGE              DEUT ENGL ESPN FRAM ITAL PORT           </div> <p data-bbox="291 413 814 473">Information and menu labels may be displayed in six languages. To change the language setting:</p> <ol data-bbox="291 486 860 649" style="list-style-type: none"> <li>1. Press .</li> <li>2. Press  INTL.</li> <li>3. Press the menu key that corresponds to the desired language.</li> <li>4. The calculator automatically returns to the MAIN menu.</li> </ol>
Operating mode <b>(pages 222, 264)</b>	<div data-bbox="394 683 769 767" style="border: 1px solid black; padding: 5px; text-align: center;">             SELECT MODE              BEEP PRNT DBL ALG RPN INTL           </div> <ol data-bbox="291 819 855 1020" style="list-style-type: none"> <li>1. To change the operating mode, press .</li> <li>2. Press the menu key that corresponds to the desired mode, Reverse Polish Notation (<b>RPN</b>), or Algebraic (<b>ALG</b>).</li> <li>3. The calculator automatically returns to the MAIN menu. The displayed message confirms your choice. The operating mode remains set until you change it.</li> </ol>



Table 1-1








Functions	Display/Description
Number display format <b>(page 34)</b>	<div data-bbox="436 267 809 352" style="border: 1px solid black; padding: 5px; text-align: center;">             SELECT DISPLAY FORMAT              FIX ALL . .           </div> <p data-bbox="330 361 902 426">The default setting is two digits to the right of the decimal point. To change the number of displayed decimal places:</p> <ol data-bbox="330 439 902 625" style="list-style-type: none"> <li data-bbox="330 439 464 471">1. Press .</li> <li data-bbox="330 477 897 555">2. Press  <b>FIX</b> followed by a number 0-11 to specify the number of digits displayed to the right of the decimal point.</li> <li data-bbox="330 561 508 593">3. Press .</li> <li data-bbox="330 600 902 625">4. The calculator automatically returns to the MAIN menu.</li> </ol> <p data-bbox="330 651 897 896">Note: you may set the number display from within a menu or during calculations. If you are working within the Business menu (<b>BUS</b>) for example, and you press  to set the number display, after pressing  in the steps above, the calculator returns you to the <b>BUS</b> menu. If you are performing a calculation, you are returned to current work.</p> <p data-bbox="330 935 736 960">To see a number as precisely as possible:</p> <ol data-bbox="330 967 866 1096" style="list-style-type: none"> <li data-bbox="330 967 464 999">1. Press .</li> <li data-bbox="330 1005 866 1038">2. Press  <b>ALL</b> to view all digits, 12 digits maximum.</li> <li data-bbox="330 1044 767 1096">3. The calculator returns you to current work automatically.</li> </ol>

Table 1-1
















Functions	Display/Description
Digit separator (page 35)	 <p>In the number shown in the above image, the digit separator is a comma (,). The decimal point is a point (.) These are the default settings. To change the digit separator from a comma to a period:</p> <ol style="list-style-type: none"><li>1. Press .</li><li>2. Specify the decimal point as either a point (.), or a comma (,).</li><li>3. Pressing (,) specifies the decimal point as a comma (,) and a point (.) as the digit separator (see below).</li></ol>  <p>Note: You may set the digit separator from within a menu or during calculations. If you are working within the Business menu (<b>BUS</b>) for example, and you press  to set the digit separator, after your selection in the steps above, the calculator returns you to the <b>BUS</b> menu. If you are performing a calculation, you are returned to current work.</p>

Table 1-1



Functions	Display/Description
Date and time formats (pages 141-149)	To view the time and date, press <b>TIME</b> from the MAIN menu. Press <b>SET</b> to change date and time formats. To change the formats:
	<ol style="list-style-type: none"> <li>With the time and date displayed (see above), press  <b>M/D</b> to switch between month/day/year and day.month.year formats.</li> <li>Using the keypad, key in the date. For April 3, 2008 in month/day/year, format, press <b>4.032008</b> followed by  <b>DATE</b>.</li> <li>In day.month.year format, key in <b>03.042008</b> followed by  <b>DATE</b>.</li> <li>To set the time, press  <b>12/24</b> to switch between the 12 and 24-hour clocks.</li> <li>Using the keypad, key in the time. For 9:08.30 pm in the 12-hour clock, press <b>9.0830</b> followed by  <b>TIME</b>.</li> <li>In the 24-hour clock, press <b>21.0830</b> followed by  <b>TIME</b>.</li> <li>Press  <b>A/PM</b> for either AM or PM.</li> <li>Press  <b>EXIT</b> to return to the MAIN menu.</li> <li>Press  <b>CLR</b> to clear the calculator line.</li> </ol>



Table 1-1

Functions	Display/Description
Beeper mode (alarm) <b>(page 36)</b> For use with appointments <b>(pages 145-149)</b>	<p>A beeping alarm occurs when a wrong key is pressed, when an error occurs, and during alarms for appointments. To activate and deactivate the alarm:</p> <ol style="list-style-type: none"> <li>1. Press .</li> <li>2. Press  <b>BEEP</b> once for the alarm to sound when errors occur and for appointments. The displayed message confirms your choice.</li> <li>3. Press  <b>BEEP</b> once again for the alarm for appointments only. The displayed message confirms your choice.</li> <li>4. Press  <b>BEEP</b> once again to deactivate the alarm. The displayed message confirms your choice.</li> <li>5. The beeping mode remains set until you change it. Press  or  to return to the MAIN menu.</li> </ol>
Display contrast <b>(page 17)</b>	<p>To change the display contrast, press and hold  followed by  or . Each press of  increases the contrast slightly; each press of  decreases the contrast slightly.</p>

## Menus



Many of the calculator's functions are located within menus. The calculator usually displays a set of menu labels across the bottom of the screen. A *menu* is a catalog which permits you to select an item from a list of options. The MAIN menu is a list of primary choices. Menu items include: sub menus, input forms for entering data, and specialized or advanced functions. To





open a menu or menu item, press the  key that corresponds to the desired label. The menu structure is hierarchical, so at any time, pressing  returns you to the previously displayed menu. Some key points about menus:

- Press  at any time to return to the MAIN menu. The MAIN menu includes options for: finance (**FIN**), business percentages (**BUS**), statistics (**SUM**), time manager (**TIME**), Equation Solver (**SOLVE**), and currency exchange (**CURRX**). Use Table 1-3 below as a quick reference. For a complete list of menu labels and their corresponding operations, as well as chapter references, see **page 24**.
- For help navigating through menus with menu maps, refer to **pages 25 and 254-260**.
- After pressing a menu key, the message, **SELECT A MENU**, appears when a sub menu is available.
- When a menu has more than six labels, **MORE** appears as an option. Select **MORE** to switch between sets of labels within the same menu level.
- To store a value for a variable, key in the number and press the menu key that corresponds to your choice. To calculate an unknown value for a variable, enter all known values for related variables, then press the menu key that corresponds to the unknown variable (**pages 25-28**).
- Pressing clear data, , clears all data in the currently displayed menu and returns the value of any of the menu's variables to zero (**page 28**).

## Storage Registers and Continuous Memory

Numbers (data) are stored in memories called “registers.” Special registers are used for storing numbers during calculations. These are the “stack” registers, and the “Last X” register, which is used for storing the last number in the display before operations are performed in RPN mode. Numbers are stored automatically in these registers. There are also ten registers in which you can manually store data, numbered 0-9. All these storage registers make up the calculator’s *Continuous Memory*. All information in the Continuous Memory is preserved even while the calculator is turned off. To monitor the amount of


available memory, press  and hold down the  key. A message displays the number of bytes of memory remaining and the percentage of total memory available. If memory space is limited, the message **INSUFFICIENT MEMORY** displays. Refer to **pages 227-229** of the user's guide for information on managing calculator memory. To reset the Continuous Memory:





1. Press and hold three keys simultaneously: press and hold , the leftmost menu key, , and the rightmost menu key, .
2. After a moment, release all three keys. The calculator displays the message, **MEMORY LOST**.
3. Press  to return to the MAIN menu. The current time and date, the selected operating mode, and the selected language are not changed by resetting the Continuous Memory.

## Reverse Polish Notation (RPN) Mode

The following information is a brief overview of how RPN works. For more detailed information about RPN and how the stack works, refer to the *HP 17bII+ Financial Calculator User's Guide*. In RPN mode, numbers are entered


first, separated by pressing  OR **ENTER**, followed by an operation

key. Pressing the  or **ENTER** keys is optional after entering a number, if the next key pressed is an operation. Each time you press an operation or function key in RPN, the answer is calculated immediately and displayed. For example, suppose you wanted to add two numbers in RPN, 1 and 2. Press

   . The result, **3.00**, is calculated and displayed immediately.

There are four special registers used for storing numbers during calculations, which are stacked on top of one another. Called the "stack," these registers are designated X, Y, Z, and T. X is on the bottom, and T is on the top. Most

often, the number in the display is the number in the X-register. Primarily, the numbers in the X- and Y-registers are the numbers used in calculations. The Z and T registers are used for the automatic retention of intermediate results during chain calculations.

The  and **ENTER** keys separate numbers in the vertical stack and position them in the X- and Y-registers, and, in addition to displaying intermediate results, this vertical arrangement of the stack allows you to copy and rearrange numbers without reentering them. For more complex problems requiring two or more operations, you do not need to enter parentheses to set operational priority. Key in numbers and operations inside the parentheses first, followed by those outside of the parentheses. If a problem has more than one set of parentheses, start by working with the operations and numbers in the innermost parentheses and work out.

For example, in RPN mode calculate  $(3 + 4) \times (5 + 6)$ . See Table 1-2.

Although this is a simple example, you can use the principles introduced here when working with more complex problems. See appendices D, E, and F in the *HP 17bII+ Financial Calculator User's Guide* for more information on RPN.

Table 1-2

























Keys	Display/Description
   <b>RPN</b>	 <p data-bbox="341 405 854 521">Sets the operating mode to RPN. The message, <b>RPN MODE</b>, confirms your choice. Press  or  clear the calculator line. The operating mode remains set until you change it.</p>
   	
   	
	<p data-bbox="341 920 839 1036">Enters the numbers and operation from the second set of parentheses. The sum, 11, is stored in the X-register and displayed, and 7 moves up to the Y-register.</p>





Table 1-2

Keys	Display/Description
	
	Finishes the operation and displays the results. Stores 77 in the X-register.

Keys used to rearrange the RPN stack:

- Pressing the   keys exchanges the numbers in the X-and Y-registers (**page 269**).
- Pressing the   keys performs a *roll down* of the stack, where each number in the registers is copied into the register below, and the number formerly in the X-register is copied into the T-register (**page 269**).
- Pressing   recalls the number displayed before the previous operation back into the displayed X-register (**page 273**).

## Algebraic Mode

To perform the same example in Table 1-2 in Algebraic mode, use parentheses to set the order of operation, and key in the expression as it is written, from left to right. Press   **ALG** to set the operating mode to Algebraic. The message, **ALGEBRAIC MODE**, confirms your choice. Press:

Note the expression displays on screen in the order in which it is keyed. See


Figure 3. Press  to return a result of **77.00**.



Figure 3

## The Equation Solver

Use the Equation Solver found in the **SOLVE** menu to enter and store equations you use often. The Solver creates menus for them. The number and length of equations is limited only by the amount of memory available. See **pages 153-183** for more information.

## Keys and Functions

Table 1-3 lists some of the keys used for basic operations, mathematical calculations, and financial problems. Use this table for quick reference. The pages of the *HP 17bII+ Financial Calculator User's Guide* are included for reference. For a complete list of functions, refer to the user's guide.

Table 1-3 Keys and Functions



Key(s)	Description and Page Number in the User's Guide
 Enter	In RPN mode, enters a copy of number in displayed X-register into Y-register. Used to separate numbers in RPN ( <b>page 264</b> ).
 Input	Used for changing or clearing a number in a cash flow list ( <b>page 98</b> ). Used to create or copy items in a <b>SUM</b> list ( <b>pages 123-126</b> ). In RPN mode, enters a copy of number in displayed X-register into Y-register. Used to separate numbers in RPN ( <b>page 264</b> ).

Table 1-3 Keys and Functions












Key(s)	Description and Page Number in the User's Guide
	In Algebraic mode, completes a calculation ( <b>pages 21, 38</b> ).
Equals	
 	Arithmetic operators ( <b>pages 21-22</b> ). Arithmetic operators in the SOLVER ( <b>pages 164-165</b> ).
 	
	Exits the current menu and returns to the previously displayed menu ( <b>page 25</b> ). Pressing  repeatedly returns you to the MAIN menu. Use  as a keyboard shortcut to the MAIN menu.
Exit	
 Backspace	Erases the character before the cursor ( <b>page 20</b> ). Use backspace for editing number entry, not for clearing data.
	Clears contents of calculator line (X-register in RPN) to zero ( <b>page 19</b> ).
Clear	
	Clears all information in the currently displayed work area, erases all numbers in a list, and returns all stored values to zero in menus ( <b>pages 20, 28</b> ). Business menu ( <b>page 50</b> ), TVM ( <b>page 64</b> ), Amortization ( <b>page 80</b> ), Interest Conversion menus ( <b>page 86</b> ), Cash flow list ( <b>page 99</b> ), SUM list ( <b>page 123</b> ), Appointments ( <b>pages 146, 148-149</b> ), Time calculations ( <b>page 150</b> ), SOLVER ( <b>page 162-164</b> ).
Clear all	

Table 1-3 Keys and Functions

















Key(s)	Description and Page Number in the User's Guide
	The top row of keys that correspond to the menu labels along the bottom of the display ( <b>page 23</b> ).
Menu keys	
 	Includes sub menus for: Algebraic operating mode ( <b>ALG</b> ), Reverse Polish Notation operating mode ( <b>RPN</b> ), and language options ( <b>INTL</b> ). Also includes the alarm ( <b>BEEP</b> ), printer power source ( <b>PRNT</b> ), double-space printing ( <b>DBL</b> ),. See Table 1-1 above, or <b>page 260</b> for the menu map.
Modes menu	
	Press  to change the number of decimal places. Use <b>FIX</b> to enter a number 0-11, and <b>ALL</b> for precision up to 12 digits. See Table 1-1 above, or <b>page 35</b> . Press   as a keyboard shortcut for the <b>ALL</b> setting.
Display	
	Changes sign of number or exponent displayed in the calculator line or X-register ( <b>page 22</b> ).
Change sign	
 	For very large or very small numbers. Key in the mantissa. After pressing   , the next numbers keyed in are exponents of 10. Press  for a negative mantissa; for negative exponents, press  before keying in the exponent ( <b>page 47</b> ). Press  or  .
Scientific notation	

Table 1-3 Keys and Functions


















Key(s)	Description and Page Number in the User's Guide
	There are ten storage registers in the calculator memory, numbered 0-9. To store a number in a specified storage register, press  and key in the register number, 0-9. Also used to perform storage register arithmetic ( <b>pages 45-46</b> ).
Store	
	To recall a number from a storage register into the display, press  , then key in the register number. This copies the number from the storage register into the display ( <b>pages 45-46</b> ).
Recall	
 	Rounds the number in X-register to match the number of digits set for the number display format. For setting display format, see Table 1-1 above, or ( <b>page 35</b> ).
Round	
 	Press   to perform a <i>roll down</i> of the stack, where each number in the registers is copied into the register below, and the number formerly in the X-register is copied into the T-register. Press the  or  arrow keys to scroll through the stack levels ( <b>page 269</b> ). Note: the roll down feature is not accessible while using lists ( <b>SUM</b> and <b>CFLO</b> ) or <b>SOLVE</b> ( <b>page 43</b> ). The  arrow key also performs the roll down function ( <b>page 264</b> ). RPN only.
Roll down	
 	Pressing the   keys exchanges the numbers in the X- and Y-registers ( <b>page 269</b> ). RPN only.
Exchange key	

Table 1-3 Keys and Functions

























Key(s)	Description and Page Number in the User's Guide
 	In Algebraic mode, copies the last result into a current calculation ( <b>page 44</b> ).
Last result	
 	In RPN mode, recalls the number displayed before the previous operation back into the displayed X-register. ( <b>page 273</b> ).
Last x	
 	Use the arrow keys to find entries and lists in the <b>SOLVE</b> and <b>SUM</b> menus. Press   to move to the top of the list; press   to move to the bottom of the list ( <b>pages 124, 126-127, 156, 162</b> ). The  and  keys also perform the roll down and roll up functions in RPN ( <b>page 264</b> ).
Arrow keys	
	In Algebraic mode, to divide a number by 100, key in the number followed by  . To calculate x% of y, key in the base number, y. Press  . Key in the percentage, x. Press  followed by  ( <b>page 40</b> ). For % change, % of cost, and % of total, see <b>pages 49-53</b> .
Percentage	
	In RPN mode, to calculate x% of y, key in the base number, y. Press  . Key in the percentage, x. Press  ( <b>page 265</b> ). For % change, % of cost, and % of total, see <b>pages 49-53</b> .
Percentage in RPN	
 	Calculates the reciprocal of the number displayed in the X-register ( <b>pages 40-41, 265</b> ). Key in a number. Press   .
Reciprocal	

Table 1-3 Keys and Functions













Key(s)	Description and Page Number in the User's Guide
	In Algebraic mode, raises a number, $y$ , to the power of another number, $x$ . Key in a number, $y$ . Press  . Key in the number, $x$ , to which you wish to raise $y$ . Press  . ( <b>pages 40-41</b> ).
	In RPN mode, raises the number in the Y-register to the power of the number in the X-register. Key in a number, $y$ . Press  . Key in the exponent, $x$ , followed by  . ( <b>page 265</b> ).
	Calculates the square root of the number displayed in the X-register ( <b>pages 40-41, 265</b> ). Key in a number. Press  .
	Squares the number displayed in the X-register. Key in a number. Press  . ( <b>pages 40-41, 265</b> ).
Square	
	To display the MATH menu, press  . The menu includes the following functions: common, base 10, logarithm ( <b>LOG</b> ), common, base 10, antilogarithm ( <b>10<sup>x</sup></b> ), natural, base $e$ , logarithm ( <b>LN</b> ), natural antilogarithm ( <b>EXP</b> ), factorial ( <b>N!</b> ), value of PI ( <b>PI</b> ). To use these functions, key in a number and press the desired menu key, or with a number displayed, press the desired menu key ( <b>page 42</b> ). Note: pressing PI inserts the value for PI into the display.
Math menu	

Table 1-3 Keys and Functions



















Key(s)	Description and Page Number in the User's Guide
 (FIN) Finance menu	Includes sub menus for: time value of money calculations ( <b>TVM</b> ) ( <b>pages 61-76</b> ), interest conversion ( <b>INCV</b> ) ( <b>pages 85-90</b> ), cash flows ( <b>CFLO</b> ) ( <b>pages 91-107</b> ), bonds ( <b>pages 108-113</b> ), and depreciation ( <b>DEPRC</b> ) ( <b>pages 114-120</b> ).
 (BUS) Business menu	Includes sub menus for: percent change ( <b>%CHG</b> ), percent of total ( <b>%TOTL</b> ), markup as a percent of cost ( <b>MU%C</b> ), and markup as a percent of price ( <b>MU%P</b> ) ( <b>pages 49-53</b> ).
 (SUM) Statistics menu	Includes sub menus for: total, mean, median, standard deviation, range, minimum, maximum, sorting, linear regression, curve fitting, estimation, weighted mean and grouped standard deviation, and summation statistics ( <b>CALC</b> ) ( <b>pages 121-140</b> ). Use the arrow keys to scroll through lists in the <b>SUM</b> menu. Press   to move to the top of the list; press   to move to the bottom of the list ( <b>pages 124</b> ).
 (TIME) Time menu	Includes sub menus for: date arithmetic ( <b>CALC</b> ), appointments ( <b>APPT</b> ), adjusting ( <b>ADJUST</b> ) and setting the clock ( <b>SET</b> ) ( <b>pages 141-152</b> ).
 (SOLVER) Equation Solver	Includes sub menus for entering, editing, and deleting equations, the <b>ALPHA</b> menu, and calculating with the Equation Solver ( <b>pages 153-183</b> ). Use the arrow keys to find entries in the <b>SOLVE</b> menu. Press   to move to the top of the list; press   to move to the bottom of the list ( <b>pages 156, 162</b> ).



Table 1-3 Keys and Functions

Key(s)	Description and Page Number in the User's Guide
 (CURRX) Currency exchange menu	Includes sub menus for: calculating, storing, and recalling exchange rates, and selecting currencies ( <b>pages 54-60</b> ).
   Printer	Prints the displayed calculator line ( <b>page 184</b> ). Pressing  opens the <b>PRINTER</b> menu and lists options for printing lists, the history stack, storage registers, current date and time, messages in the <b>ALPHA</b> menu, and using the Trace function ( <b>pages 184-189</b> ).

### Basic Financial Calculation Example

Table 1-4 illustrates how easily you can perform financial calculations using the HP 17bII+ Financial Calculator. For more examples and information on financial problems, including cash flows and using cash flow diagrams, refer to Chapter 5 of the *HP 17bII+ Financial Calculator User's Guide*, titled, *Time Value of Money*.

Calculate the monthly payment amount on a 30-year loan of 125,000.00 with a 6.9% annual interest rate, compounded monthly. Assume payments occur at the end of the compounding period, and there are 12 payments per year. This problem may be calculated in either RPN or Algebraic mode.

Table 1-4 Basic Financial Calculation Example





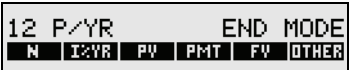




Keys	Display/Description
 INPUT CLR DATA  EXIT MEMO  FIN  TVM	
	<p>Clears financial registers. Returns to MAIN menu and opens TVM menu.</p>
 OTHER	
	<p>Displays other TVM menu options and the current settings for the payment mode (<b>BEG</b>, <b>END</b>) and the number of payments per year (<b>P/YR</b>). End mode is the default payment setting.</p>
	
	<p>The default setting for the number of payments per year (<b>P/YR</b>) is 12. To change the number of payments per year, key in the desired number, then press  <b>P/YR</b>. This value remains stored until you change it.</p>

Table 1-4 Basic Financial Calculation Example






















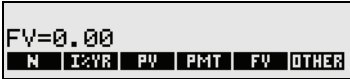

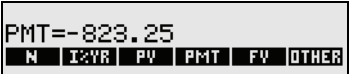

Keys	Display/Description
     N	 <p>Returns to the first five TVM menu options. Enters the number of monthly compounding periods (<b>N</b>) for a 30-year loan (12 payments per year x 30).</p>
    I%YR	 <p>Enters the annual interest rate as 6.9%.</p>
       PV	 <p>Enters the present value of the loan.</p>
  FV	 <p>Enters the future value of the loan after it has been paid off.</p>

Table 1-4 Basic Financial Calculation Example

Keys	Display/Description
 PMT	
	Calculates monthly payment amount. Note the sign is negative; it is money you pay out.

## Warranty and Contact Information

### Replacing the Batteries

The calculator uses two, 3 Volt CR2032 Lithium batteries. The low battery symbol () appears when battery power is nearly exhausted. Use only fresh batteries when replacing the battery. Do not use rechargeable batteries. To install a new battery:

1. Turn off the calculator turned off. Changing the batteries with the calculator on may erase the contents of the Continuous Memory.
2. Remove only one battery at a time. Gently pry open the back cover. Remove one of the old batteries and replace it with a new battery with the positive polarity symbol facing outward.
3. Remove the other old battery and replace it with a new battery with the positive polarity symbol facing outward.
4. Replace the back cover.

**Warning!** There is danger of explosion if the battery is incorrectly replaced. Replace only with the same or equivalent type recommended by the manufacturer. Dispose of used batteries according to the manufacturer's instructions. Do not mutilate, puncture, or dispose of batteries in fire. The batteries can burst or explode, releasing hazardous chemicals.

### HP Limited Hardware Warranty and Customer Care

This HP Limited Warranty gives you, the end-user customer, express limited warranty rights from HP, the manufacturer. Please refer to HP's Web site for an extensive description of your limited warranty entitlements. In addition, you may also have other legal rights under applicable local law or special written agreement with HP.

### **Limited Hardware Warranty Period**

Duration: 12 months total (may vary by region, please visit [www.hp.com/support](http://www.hp.com/support) for latest information).

### **General Terms**

EXCEPT FOR THE WARRANTIES SPECIFICALLY PROVIDED FOR IN SUBSEQUENT PARAGRAPHS OF THIS SECTION, HP MAKES NO OTHER EXPRESS WARRANTY OR CONDITION WHETHER WRITTEN OR ORAL. TO THE EXTENT ALLOWED BY LOCAL LAW, ANY IMPLIED WARRANTY OR CONDITION OF MERCHANTABILITY, SATISFACTORY QUALITY, OR FITNESS FOR A PARTICULAR PURPOSE IS LIMITED TO THE DURATION OF THE EXPRESS WARRANTY SET FORTH IN THE SUBSEQUENT PARAGRAPHS OF THIS SECTION. Some countries, states or provinces do not allow limitations on the duration of an implied warranty, so the above limitation or exclusion might not apply to you. This warranty gives you specific legal rights and you might also have other rights that vary from country to country, state to state, or province to province.

TO THE EXTENT ALLOWED BY LOCAL LAW, THE REMEDIES IN THIS WARRANTY STATEMENT ARE YOUR SOLE AND EXCLUSIVE REMEDIES. EXCEPT AS INDICATED ABOVE, IN NO EVENT WILL HP OR ITS SUPPLIERS BE LIABLE FOR LOSS OF DATA OR FOR DIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL (INCLUDING LOST PROFIT OR DATA), OR OTHER DAMAGE, WHETHER BASED IN CONTRACT, TORT, OR OTHERWISE. Some countries, States or provinces do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.

**FOR CONSUMER TRANSACTIONS IN AUSTRALIA AND NEW ZEALAND: THE WARRANTY TERMS CONTAINED IN THIS STATEMENT, EXCEPT TO THE EXTENT LAWFULLY PERMITTED, DO NOT EXCLUDE, RESTRICT OR MODIFY AND ARE IN ADDITION TO THE MANDATORY STATUTORY RIGHTS APPLICABLE TO THE SALE OF THIS PRODUCT TO YOU.**

Notwithstanding the above disclaimers, HP expressly warrants to you, the end-user customer, that HP hardware, accessories and supplies will be free from defects in materials and workmanship after the date of purchase, for the period specified above. If HP receives notice of such defects during the warranty period, HP will, at its option, either repair or replace products which prove to be defective. Replacement products may be either new or like-new.

HP also expressly warrants to you that HP software will not fail to execute its programming instructions after the date of purchase, for the period specified above, due to defects in material and workmanship when properly installed and used. If HP receives notice of such defects during the warranty period, HP will replace software media which does not execute its programming instructions due to such defects.

### **Exclusions**

HP does not warrant that the operation of HP products will be uninterrupted or error free. If HP is unable, within a reasonable time, to repair or replace any product to a condition as warranted, you will be entitled to a refund of the purchase price upon prompt return of the product with proof of purchase.

HP products may contain remanufactured parts equivalent to new in performance or may have been subject to incidental use.

Warranty does not apply to defects resulting from (a) improper or inadequate maintenance or calibration, (b) software, interfacing, parts or supplies not supplied by HP, (c) unauthorized modification or misuse, (d) operation outside of the published environmental specifications for the product, or (e) improper site preparation or maintenance.

### **Customer Care**

In addition to the one year hardware warranty your HP calculator also comes with one year of technical support. If you need assistance, HP customer care can be reached by either email or telephone. Before calling please locate the call center nearest you from the list below. Have your proof of purchase and calculator serial number ready when you call.

Telephone numbers are subject to change, and local and national telephone rates may apply. For more support information, please visit the web at: [www.hp.com/support](http://www.hp.com/support).

Table 1-5 Customer Care

<b>Country</b>	<b>Hotline Phone</b>	<b>Country</b>	<b>Hotline Phone</b>
Algeria	<a href="http://www.hp.com/support">www.hp.com/ support</a>	Anguila	1-800-711-2884

Table 1-5 Customer Care

<b>Country</b>	<b>Hotline Phone</b>	<b>Country</b>	<b>Hotline Phone</b>
Antigua	1-800-711-2884	Argentina	0-800-555-5000
Aruba	800-8000 ; 800-711-2884	Australia	1300-551-664 or 03-9841-5211
Austria	01 360 277 1203	Bahamas	1-800-711-2884
Barbados	1-800-711-2884	Belgium	02 620 00 86
Belgium	02 620 00 85	Bermuda	1-800-711-2884
Bolivia	800-100-193	Botswana	www.hp.com/support
Brazil	0-800-709-7751	British Virgin Islands	1-800-711-2884
Bulgaria	www.hp.com/support	Canada	800-HP-INVENT
Cayman Island	1-800-711-2884	Chile	800-360-999
China	010-58301327	Columbia	01-8000-51-4746-8368 (01-8000-51-HP INVENT)
Costa Rica	0-800-011-0524	Croatia	www.hp.com/support
Curacao	001-800-872-2881 + 800-711-2884	Czech Republic	296 335 612
Denmark	82 33 28 44	Dominica	1-800-711-2884

Table 1-5 Customer Care

<b>Country</b>	<b>Hotline Phone</b>	<b>Country</b>	<b>Hotline Phone</b>
Dominican Republic	1-800-711-2884	Ecuador	1-999-119 ; 800-711-2884 (Andinatel) 1-800-225-528; 800-711-2884 (Pacifitel)
Egypt	www.hp.com/ support	El Salvador	800-6160
Estonia	www.hp.com/ support	Finland	09 8171 0281
France	01 4993 9006	French Antilles	0-800-990-011; 800-711-2884
French Guiana	0-800-990-011; 800-711-2884	Germany	069 9530 7103
Ghana	www.hp.com/ support	Greece	210 969 6421
Grenada	1-800-711-2884	Guadelupe	0-800-990-011; 800-711-2884
Guatemala	1-800-999-5105	Guyana	159 ; 800-711-2884
Haiti	183 ; 800-711-2884	Honduras	800-0-123 ; 800-711-2884
Hong Kong	852 2833-1111	Hungary	www.hp.com/ support
Indonesia	+65 6100 6682	Ireland	01 605 0356



Table 1-5 Customer Care

<b>Country</b>	<b>Hotline Phone</b>	<b>Country</b>	<b>Hotline Phone</b>
Italy	02 754 19 782	Jamaica	1-800-711-2884
Japan	81-3-6666-9925	Kazakhstan	www.hp.com/ support
Latvia	www.hp.com/ support	Lebanon	www.hp.com/ support
Lithuania	www.hp.com/ support	Luxembourg	2730 2146
Malaysia	+65 6100 6682	Martinica	0-800-990-011; 877-219-8671
Mauritius	www.hp.com/ support	Mexico	01-800-474- 68368 (800 HP INVENT)
Montenegro	www.hp.com/ support	Montserrat	1-800-711-2884
Morocco	www.hp.com/ support	Namibia	www.hp.com/ support
Netherland Antilles	001-800-872-2881 ; 800-711-2884	Netherlands	020 654 5301
New Zealand	0800-551-664	Nicaragua	1-800-0164; 800- 711-2884
Norway	23500027	Panama	001-800-711-2884
Paraguay	(009) 800-541- 0006	Peru	0-800-10111

Table 1-5 Customer Care

<b>Country</b>	<b>Hotline Phone</b>	<b>Country</b>	<b>Hotline Phone</b>
Philippines	+65 6100 6682	Poland	www.hp.com/ support
Portugal	021 318 0093	Puerto Rico	1-877 232 0589
Romania	www.hp.com/ support	Russia	495 228 3050
Saudi Arabia	www.hp.com/ support	Serbia	www.hp.com/ support
Singapore	+65 6100 6682	Slovakia	www.hp.com/ support
South Africa	0800980410	South Korea	2-561-2700
Spain	913753382	St Vincent	01-800-711-2884
St Kitts & Nevis	1-800-711-2884	St Lucia	1-800-478-4602
St Marteen	1-800-711-2884	Suriname	156 ; 800-711- 2884
Swaziland	www.hp.com/ support	Sweden	08 5199 2065
Switzerland	022 827 8780	Switzerland	01 439 5358
Switzerland	022 567 5308	Taiwan	+852 2805-2563
Thailand	+65 6100 6682	Trinidad & Tobago	1-800-711-2884
Tunisia	www.hp.com/ support	Turks & Caicos	01-800-711-2884
UAE	www.hp.com/ support	United Kingdom	0207 458 0161

Table 1-5 Customer Care

Country	Hotline Phone	Country	Hotline Phone
Uruguay	0004-054-177	US Virgin Islands	1-800-711-2884
USA	800-HP INVENT	Venezuela	0-800-474-68368 (0-800 HP INVENT)
Vietnam	+65 6100 6682	Zambia	www.hp.com/ support

### Product Regulatory & Environment Information

#### Federal Communications Commission Notice

This equipment has been tested and found to comply with the limits for a Class B digital device, pursuant to Part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses, and can radiate radio frequency energy and, if not installed and used in accordance with the instructions, may cause harmful interference to radio communications. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one or more of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and the receiver.
- Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.
- Consult the dealer or an experienced radio or television technician for help.

#### Modifications

The FCC requires the user to be notified that any changes or modifications made to this device that are not expressly approved by Hewlett-Packard Company may void the user's authority to operate the equipment.

#### Declaration of Conformity for products Marked with FCC Logo, United States Only

This device complies with Part 15 of the FCC Rules. Operation is subject to the following two conditions: (1) this device may not cause harmful interference, and (2) this device

must accept any interference received, including interference that may cause undesired operation. If you have questions about the product that are not related to this declaration, write to:

Hewlett-Packard Company  
P.O. Box 692000, Mail Stop 530113  
Houston, TX 77269-2000

For questions regarding this FCC declaration, write to:

Hewlett-Packard Company  
P.O. Box 692000, Mail Stop 510101  
Houston, TX 77269-2000  
or call HP at 281-514-3333

To identify your product, refer to the part, series, or model number located on the product.

#### **Canadian Notice**

This Class B digital apparatus meets all requirements of the Canadian Interference-Causing Equipment Regulations.

#### **Avis Canadien**

Cet appareil numérique de la classe B respecte toutes les exigences du Règlement sur le matériel brouilleur du Canada.

#### **European Union Regulatory Notice**

This product complies with the following EU Directives:

- Low Voltage Directive 2006/95/EC
- EMC Directive 2004/108/EC
- Compliance with these directives implies conformity to applicable harmonized European standards (European Norms) which are listed on the EU Declaration of Conformity issued by Hewlett-Packard for this product or product family.

This compliance is indicated by the following conformity marking placed on the product:



This marking is valid for non-Telecom products and EU harmonized Telecom products (e.g. Bluetooth).



This marking is valid for EU non-harmonized Telecom products. \*Notified body number (used only if applicable-refer to the product label).

Hewlett-Packard GmbH, HQ-TRE, Herrenberger Strasse 140, 71034 Boeblingen, Germany

### Japanese Notice

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取扱説明書に従って正しい取り扱いをして下さい。

### Disposal of Waste Equipment by Users in Private Household in the European Union



This symbol on the product or on its packaging indicates that this product just not be disposed of with your other household waste. Instead, it is your responsibility to dispose of your waste equipment by handing it over to a designated collection point for the recycling of waste electrical and electronic equipment. The separate collection and recycling of your waste equipment at the time of disposal will help to conserve natural resources and ensure that it is recycled in a manner that protects human health and the environment. For more information about where you can drop off your waste equipment for recycling, please contact your local city office, your household waste disposal service or the shop where you purchased the product.

## Chemical Substances

HP is committed to providing our customers with information about the chemical substances in our products as needed to comply with legal requirements such as REACH (*Regulation EC No 1907/2006 of the European Parliament and the Council*). A chemical information report for this product can be found at:

<http://www.hp.com/go/reach>

### Perchlorate Material - special handling may apply

This calculator's Memory Backup battery may contain perchlorate and may require special handling when recycled or disposed in California.

产品中有毒有害物质或元素的名称及含量						
根据中国《电子信息产品污染控制管理办法》						
部件名称	有毒有害物质或元素					
	铅 (Pb)	汞 (Hg)	镉 (Cd)	六价铬 (Cr(VI))	多溴联苯 (PBB)	多溴二苯醚 (PBDE)
PCA	X	0	0	0	0	0
外包装 / 字键	0	0	0	0	0	0

0：表示该有毒有害物质在该部件所有均质材料中的含量均在SJ/T 11363-2006标准规定的限量要求以下。

X：表示该有毒有害物质至少在该部件的某一均质材料中的含量超出SJ/T 11363-2006标准规定的限量要求。

表中标有“X”的所有部件都符合欧盟RoHS法规

“欧洲议会和欧盟理事会2003年1月27日关于电子电器设备中限制使用某些有害物质的2002/95/EC号指令”

注：环保使用期限的参考标识取决于产品正常工作的温度和湿度等条件

