The Big Six

The compounding frequency (P/YR) must match the payment frequency (PMT)

If it doesn't, use NPEPN

I/YR
P/YR
N
PV
FV
PMT

~~I/YR~~
~~P/YR~~
N
PV
FV
PMT

Nom
P/YR
Eff
P/YR
Nom