

Resumão

especial

MATEMÁTICA FINANCEIRA COM A HP 12C

A CALCULADORA

Lançada em 1981, a HP 12C (chamada popularmente de HP) é a calculadora mais conhecida e utilizada por quem necessita trabalhar com cálculos financeiros.

Avançada — trabalha com muitas funções e memórias — e **programável** — possui funções para edição de programas, número ampliado de memórias, etc. —, utiliza o método RPN (sigla em inglês de *Reverse Polish Notation*, ou notação polonesa reversa), criado pelo cientista australiano Charles Hamblin nos anos 50 a partir de um aprimoramento do método de notação polonesa, conhecido desde os anos 20. Esse sistema, combinado com outras características da HP, que é o funcionamento com **pilha operacional**, possibilita realizar operações lógicas encadeadas, com a inserção de todos os dados de uma única vez, diferentemente do que ocorre com as calculadoras que operam no modo algébrico, em que os cálculos complexos devem ser executados etapa a etapa. É por conta desse modo de funcionamento que na HP os elementos devem ser inseridos antes da operação.

Operação	Notação algébrica (calculadoras comuns)	Notação polonesa reversa (HP 12C)
$a+b$	$a+b$	$a+b$
$a+b \times c$	$(a+b) \times c$	$a+b \times c$
$\frac{a-b \times c}{d \div e}$	$((a-b) \times c) \div (d \div e)$	$a-b \times c \div d \div e$

Assim, para realizar a operação $4+6$ na HP, procede-se da seguinte forma:



Ou seja, digitam-se primeiro os elementos da operação e, por último, a operação (no caso, soma), sem a necessidade de digitar [=], tecla que existe na calculadora HP (no visor Pitagoras, a tecla [=] existe, porque um dos diferenciais desse modelo é permitir o uso no modo algébrico de cálculo).

A PILHA OPERACIONAL

A HP utiliza um processo de armazenamento de dados denominado **pilha operacional**, que nada mais é do que um arquivo com quatro registradores (X, Y, Z e T) nos quais são "guardados" os valores necessários à realização das operações. Usa-se o nome "pilha" porque os registros vão sendo "empilhados" dentro da máquina; os dados apresentados no visor são os relativos ao registrador X.

A medida que são inseridos novos dados, eles vão sendo "empilhados" até a realização de operações subsequentes. Utilizando o exemplo anterior, é possível compreender, pela figura a seguir, como funciona a pilha operacional da HP.

USO DO TECLADO

Para selecionar a função secundária localizada na parte superior de uma tecla, aperte a tecla [F] e, em seguida, a tecla de função.

Para selecionar a função primária impressa na face superior de uma tecla, aperte somente a tecla.



Para selecionar a função secundária impressa na face inferior de uma tecla, aperte a tecla [C] e, em seguida, a tecla de função.



Tecla	Registrador	Atividade
[F]	T	Limpa os registros
[1]	X	O número 1 aparece no visor
[2]	X	O número 2 aparece no visor
[3]	X	O número 3 aparece no visor
[4]	X	O número 4 aparece no visor
[5]	X	O número 5 aparece no visor
[6]	X	O número 6 aparece no visor
[7]	X	O número 7 aparece no visor
[8]	X	O número 8 aparece no visor
[9]	X	O número 9 aparece no visor
[0]	X	O número 0 aparece no visor
[.]	X	O ponto decimal aparece no visor
[+/-]	X	O sinal negativo aparece no visor
[=]	X	O resultado aparece no visor

Como dito, é a combinação do sistema RPN e do funcionamento com pilha operacional que permite otimizar as operações na HP em relação às calculadoras convencionais.

Vejam os seguintes exemplos:

$$(7+3) \times (15-4)$$

Enquanto em uma calculadora algébrica (comum) é necessário realizar cada operação colocada entre parênteses de uma vez e anotar o resultado, na HP é possível realizar todas as operações simultaneamente:



Note que as operações são feitas seguindo a hierarquia algébrica (primeira, a que está dentro dos parênteses). Assim, a soma entre os parênteses é a última etapa, precedida ape-

nas depois que a calculadora já armazenou na pilha operacional o resultado da operação de cada um deles.

Nota: a tecla ENTER somente é utilizada para a introdução dos primeiros números. Isso porque, após o segundo número, em cada operação, é dado um comando (soma e subtração). Assim, a calculadora pode identificar que o número "armazenado" não é o primeiro quando se introduz o primeiro valor. Portanto, ENTER "informa" à calculadora que o próximo número a ser digitado não compõe mais o primeiro elemento da conta e que ele pode armazenar aquele valor já introduzido na pilha operacional.

TESTE SUA CALCULADORA

Para realizar um teste rápido de funcionamento, proceda da seguinte forma: desligue a calculadora. Com a HP desligada, aperte a tecla correspondente ao sinal de multiplicação [x]. Mantendo a tecla pressionada, tecla [=] e, em seguida, tecla [x]. A calculadora apresentará a mensagem "running" (processando) e, na sequência, o visor mostrará todos os bits ligados, com o sinal (-) à frente, dez números e todas as funções possíveis, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando qualquer tecla, a máquina voltará ao modo normal.

MEMÓRIA

A memória da HP é constante, ou seja, conserva os dados armazenados mesmo quando a calculadora é desligada. Há 20 memórias, que são armazenadas em registradores numerados de 0 a 9 e de 0 a 9 (coloca-se o ponto antes do número do registrador).

Por exemplo, para armazenar o número 15 no registrador 3 e o número 71 no registrador 1:



Para recuperar os dados:



Manual Da Hp12c Platinum

Mike Jess



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GUIA PRÁTICO DE UTILIZAÇÃO DA CALCULADORA FINANCEIRA HP12C, 2015-03-10 Este guia para o usuário da HP12C foi criado para auxiliar o discente a aproveitar o máximo possível os recursos da calculadora financeira programável HP12C. Embora a intenção ao adquirir esta poderosa ferramenta financeira possa ser fazer colocar este texto de lado e começar a apertar botões imediatamente no longo prazo você ganhará se tiver lido esta guia e experimentado os exemplos apresentados.

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Table of Contents Manual Da Hp12c Platinum

1. Understanding the eBook Manual Da Hp12c Platinum
 - The Rise of Digital Reading Manual Da Hp12c Platinum
 - Advantages of eBooks Over Traditional Books
2. Identifying Manual Da Hp12c Platinum
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Manual Da Hp12c Platinum
 - User-Friendly Interface
4. Exploring eBook Recommendations from Manual Da Hp12c Platinum
 - Personalized Recommendations
 - Manual Da Hp12c Platinum User Reviews and Ratings
 - Manual Da Hp12c Platinum and Bestseller Lists
5. Accessing Manual Da Hp12c Platinum Free and Paid eBooks

- Manual Da Hp12c Platinum Public Domain eBooks
- Manual Da Hp12c Platinum eBook Subscription Services
- Manual Da Hp12c Platinum Budget-Friendly Options
- 6. Navigating Manual Da Hp12c Platinum eBook Formats
 - ePub, PDF, MOBI, and More
 - Manual Da Hp12c Platinum Compatibility with Devices
 - Manual Da Hp12c Platinum Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Manual Da Hp12c Platinum
 - Highlighting and Note-Taking Manual Da Hp12c Platinum
 - Interactive Elements Manual Da Hp12c Platinum
- 8. Staying Engaged with Manual Da Hp12c Platinum
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Manual Da Hp12c Platinum
- 9. Balancing eBooks and Physical Books Manual Da Hp12c Platinum
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Manual Da Hp12c Platinum
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Manual Da Hp12c Platinum
 - Setting Reading Goals Manual Da Hp12c Platinum
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Manual Da Hp12c Platinum
 - Fact-Checking eBook Content of Manual Da Hp12c Platinum
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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web the primary approach is to analyse and study the grammatical rules of the language usually in an order roughly matching the traditional order of the grammar of latin then practise manipulating grammatical structures through translation into and from the mother tongue the method is based on the written word and texts are widely available

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