

# Resumão

especial

## MATEMÁTICA FINANCEIRA COM A HP 12C

### A CALCULADORA

Escrevida em 1981, a HP 12C (chamada popularmente de HP) é a calculadora mais conhecida e utilizada por quem trabalha 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 do seu aperfeiçoamento do método de notação polonesa, conhecido desde os anos 20. Esse sistema, combinado com outras características da HP, que é o funcionamento com pilhas operacionais, possibilita realizar operações básicas encadeadas, com a inserção de todos os dados de uma única vez, diferentemente do que ocorre com as calculadoras que operam no modo algebrico, em que os cálculos complexos devem ser encadeados etapa a etapa. E por causa desse modo de funcionamento que na HP os cálculos devem ser inseridos antes da operação.

Operação	Método algebrico (calculadora comum)	Método Polonês (calculadora HP12C)
$a+b$	$a+b$	$a b +$
$a-b$	$a-b$	$a b -$
$a \cdot b$	$(a+b)/b$	$a b \cdot$
$a/b$	$(a \cdot b)-(b \cdot b)/b$	$a b /$

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 [=], sócia que invierte na calculadora HP (ou versão Platinum, a tecla [=] existe, porque nela desse modo não é possível o uso no modo algebrico 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. Usar-se o nome “pilha” porque os registradores são chamados “pilhas” dentro da máquina; os dados apresentados no visor não são os registradores X.

A medida que são inseridos novos dados, elas são sendo “empilhadas” até a realização da operação subsequente. 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 trigonométrica inversa não basta apertar a tecla de uma só vez, aperte a tecla [F1] e, em seguida, a tecla de função.

Para selecionar a função potência, impõe-se na tecla superior da uma tecla, aperte somente a tecla.

Para selecionar a função subtração (impõe-se com a tecla inferior de uma tecla, aperte a tecla [F2] e, em seguida, a tecla de função).



Operação	Programa	Registrador
$X=0$	$X$	Limpia os registradores
$4+6$	$4$	O número 4 aparece no visor
$4 \cdot 6$	$4$	O número 4 é substituído a césia trazendo para X
$4-6$	$4$	O número 4 é substituído a césia trazendo para Y
$4/6$	$4$	O divisor 6 é substituído a césia trazendo para Z
$4+6=$	$=$	O resultado é apresentado em X

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

Vejamos a seguinte expressão:

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

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



Nota que as operações são feitas seguindo a hierarquia algebrica (primeiro, o que está dentro dos parênteses). Assim, a soma entre os parênteses é a última etapa, procedida ape-

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

Nota: a tecla [ENTER] serve para indicar que a introdução dos primeiros números deve parar, após o segundo número, em cada operação, é só apertar a tecla [ENTER] e subtraí-la. Assim, a calculadora pode identificar que o número “acabou”. Isso só ocorre quando se introduz os primeiros números. Portanto, [ENTER] “informa” a calculadora que o primeiro número a ser digitado não é mais usado e pertence a elemento da soma e que ela pode armazenar aquele valor já introduzido na pilha operacional.

### TESTE SUA CALCULADORA

Para realizar um teste rápido de funcionamento, proceda da seguinte forma: identifique a calculadora. Cosa a HP desligada, aperte a tecla correspondente ao sinal de multiplicação [MULTIPLICADOR]. Mantendo a tecla pressionada, toque [F1] e, em seguida, [F2]. A calculadora apresentará o mensageiro “Inverso” (processando) e, na sequência, o visor mostrará todos os dígitos (0 a 9), com o sinal (-) à frente, des: números e todas as funções disponíveis, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando quaisquer tecla, a máquina volta 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 registadores numerados de 0 a 9 e de 0 a 9 (codificadas em pares de zeros entre o número do registrador).

Por exemplo, para armazenar o número 34 no registrador 3 é o número 74 no registrador 1.



Para recuperar os dados:



# Manual Da Hp12c

**M Mosston**

## Manual Da Hp12c:

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 gente não ao adquirir esta poderosa ferramenta financeira possa lhe fazer colocar este texto de lado e começar a apertar botões imediatamente no longo prazo você ganhar se tiver lido esta guia e experimentado os exemplos apresentados

**Dia de chuva** Alvaro Modernell,2024-11-04 Dia de chuva um convite para fazer coisas diferentes especiais dia de aconchego Dia de chuva bom para abrir um livro e se deliciar Essa obra fala das coisas boas que se pode fazer e curtir em dias de chuva Deixe este livro guardadinho até o próximo dia de chuva Então leia e aproveite Matemática financeira na prática Paulo Wagner Ferreira,2019-01-01 Aprenda a resolver os desafios de matemática financeira na prática através da resolução passo a passo de problemas financeiros reais utilizando fórmulas calculadora financeira HP 12C ou planilha eletrônica Neste livro você aprender sobre Taxa de juros Capitalização a juros simples e compostos Anuidades Análise de viabilidade financeira VPL e TIR Amortização de vidas Price e SAC Desconto simples e composto e Depreciação pelos métodos linear crescente e decrescente Elaboração e Avaliação de Projetos de Investimento Jocaldo Figueiredo,2009 COMO AUMENTAR SEU PATRIMÔNIO LILIAN GALLAGHER, Neste livro são discutidas questões como mercado empresarial imobiliário e financeiro Busca ajudar e incentivar as pessoas na busca do crescimento e da independência financeira destinado a pessoas que não entendem da área financeira e querem ou precisam aprender a lidar com suas finanças pessoais São apresentados produtos financeiros destinados à pessoa física e abordadas questões como aposentadoria e heranças para que o leitor receba orientação de que precisa para viver bem com seu dinheiro **Educação Financeira E Finanças Pessoais** Valter Saurin, Christine Saurin, Luiz Fernando Saurin,2017-05-14 SUM RIO Este livro inclui conceitos exemplos e exercícios sobre educação financeira e finanças pessoais 1 Introdução que aborda a educação financeira fazendo uma síntese sobre objetivos pessoais dinheiro de vidas aposentadoria seguros e de finanças pessoais referindo-se às aplicações financeiras das compras a prazo e das armadilhas financeiras 2 Controle financeiro que demonstra o uso dos quadros de pagamentos recebimentos fluxo de caixa aplicações financeiras e da posição patrimonial 3 O valor do dinheiro no tempo que inclui o estudo das taxas de juros os índices básicos de medição da inflação a taxa de desvalorização da moeda a taxa de juros real o valor presente o valor futuro e o uso da calculadora HP12C 4 Planejamento financeiro que analisa a poupança e ciclo de vida o seguro social a previdência privada gastos com uma carreira profissional e a decisão de comprar ou alugar um imóvel 5 Investimento financeiro que trata dos fatores das modalidades dos fundos de investimentos e do imposto de renda incidente sobre aplicações financeiras 6 Moeda digital que trata de bitcoin blockchain segurança do sistema e a geração de bitcoins 7 Referências que a indica a bibliografia consultada 8 Anexos que inclui as respostas às questões de revisão uma lista de exercícios com a solução um modelo de questionário sobre habilidade numérica e perfil de risco e um resumo sobre fundos de investimentos

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**Exame informática** ,1994-07 Visão ,1987 **Veja** ,1997 Anuário editorial brasileiro ,1998 *The Cumulative Book Index* ,1991 A world list of books in the English language Bibliografia brasileira ,1995 Oficina de livros ,1989 Conjuntura econômica ,1994 *Serviços Bibliográficos da Livraria Portugal* Livraria Portugal. Serviços Bibliográficos,1993 Oficina de livros: Novidades catalogadas na fonte ,1989 **The Software Encyclopedia 2000** Bowker Editorial Staff,2000-05 **PC** ,1987

## Enjoying the Beat of Term: An Psychological Symphony within **Manual Da Hp12c**

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