

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 HP 12C)
$a+b$	$a+b$	$a b +$
$a-b$	$a-b$	$a b -$
$a \cdot b$	$(a+b)/b$	$a b \cdot$
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 “elementos” dentro da pilha; os dados apresentados no visor não são os registradores X.

A medida que são inseridos novos dados, elas são “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	Registrador	Registrador	Registrador	Registrador
$X = 0$	X			
$Y = 0$		Y		
$Z = 0$			Z	
$T = 0$				T
$X = 4$	X			
$Y = 4$		Y		
$Z = 4$			Z	
$T = 4$				T
$X = 4$	X			
$Y = 4$		Y		
$Z = 4$			Z	
$T = 4$				T
$X = 6$	X			
$Y = 6$		Y		
$Z = 6$			Z	
$T = 6$				T
$X = 10$	X			

Como visto, é a combinação do sistema RPN e do funcionamento com pilhas operacionais 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 algébrica (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 algébrica (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 [x]. Mantendo a tecla pressionada, toque [x] e, em seguida, [x]. A calculadora apresentará o mensageiro “Inverso” (inversor) e, na sequência, o visor mostrará todos os dígitos, com o sinal (-) à frente, dez zeros e todos os funções disponíveis, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando quaisquer tecla, a unidade 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 registradores 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 e o número 78 no registrador 7:



Para recuperar os dados:



Manual Da Hp12c

JR Anderson

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 mesma não possa lhe 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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ABSTRACT This book includes concepts examples and exercises about financial education and personal finance 1 Introduction which addresses financial education making a synthesis on personal goals money debts retirement insurance and personal finance referring to financial investments term purchases and financial traps 2 Financial control which demonstrates how work the tables of payment receipts cash flow financial investments and equity position 3 The time value of money which includes the study of interest rates the basic inflation indexes the rate of currency devaluation the real interest rate the present value the future value and the use of HP12C calculator 4 Financial planning which examines saving and life cycle social security private pension career expenses and the decision to buy or rent a property 5 Financial investment which addresses the factors modalities investment funds and income tax on financial investments 6 Digital currency which deals with bitcoin blockchain system security and the generation of bitcoins 7 References which indicates the bibliography consulted 8 Attachments which includes the answers to the review questions a list of exercises with the solution a questionnaire model on numerical ability and risk profile and a summary of investment funds **Bibliographic Guide to Business and Economics** New York Public Library. Research Libraries,1991 *Subject Guide to Books in Print* ,1971

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Table of Contents Manual Da Hp12c

1. Understanding the eBook Manual Da Hp12c
 - The Rise of Digital Reading Manual Da Hp12c
 - Advantages of eBooks Over Traditional Books
2. Identifying Manual Da Hp12c
 - 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
 - User-Friendly Interface
4. Exploring eBook Recommendations from Manual Da Hp12c
 - Personalized Recommendations
 - Manual Da Hp12c User Reviews and Ratings
 - Manual Da Hp12c and Bestseller Lists
5. Accessing Manual Da Hp12c Free and Paid eBooks

- Manual Da Hp12c Public Domain eBooks
- Manual Da Hp12c eBook Subscription Services
- Manual Da Hp12c Budget-Friendly Options

6. Navigating Manual Da Hp12c eBook Formats

- ePUB, PDF, MOBI, and More
- Manual Da Hp12c Compatibility with Devices
- Manual Da Hp12c Enhanced eBook Features

7. Enhancing Your Reading Experience

- Adjustable Fonts and Text Sizes of Manual Da Hp12c
- Highlighting and Note-Taking Manual Da Hp12c
- Interactive Elements Manual Da Hp12c

8. Staying Engaged with Manual Da Hp12c

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Manual Da Hp12c

9. Balancing eBooks and Physical Books Manual Da Hp12c

- Benefits of a Digital Library
- Creating a Diverse Reading Collection Manual Da Hp12c

10. Overcoming Reading Challenges

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time

11. Cultivating a Reading Routine Manual Da Hp12c

- Setting Reading Goals Manual Da Hp12c
- Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Manual Da Hp12c

- Fact-Checking eBook Content of Manual Da Hp12c
- 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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