

# 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 linha acima 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 em azul na face inferior de uma tecla, aperte a tecla [g] e, em seguida, a tecla de função.



Tecla	Registrador	Atividade
[f]	T	Limpa os registros
[f]	X	
[f]	Y	
[f]	Z	
[f]	T	
[f]	X	0
[f]	Y	
[f]	Z	
[f]	T	
[f]	X	4
[f]	Y	
[f]	Z	
[f]	T	
[f]	X	4
[f]	Y	4
[f]	Z	4
[f]	T	4
[f]	X	6
[f]	Y	6
[f]	Z	6
[f]	T	6
[f]	X	10
[f]	Y	
[f]	Z	
[f]	T	

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.

Vejamos a seguinte expressão:

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

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 (somar e subtrair). Assim, a calculadora pode identificar que o número "armazenou". Isso não ocorre 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 ela 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 [=]. 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 primárias, 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 Hp 12c Platinum

**Ying Liu**



## Manual Da Hp 12c Platinum:

*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 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

*Matemática com aplicações tecnológicas - Volume 4* Jaques Vereta, 2021-05-24 Este quarto volume tem por objetivo apresentar a Matemática Financeira de forma clara objetiva e prática Todas as demonstrações estão no apêndice o que torna a leitura mais suave especialmente para as pessoas sem muita intimidade com a matemática A maioria dos exemplos e exercícios abordam problemas reais vivenciados no dia a dia do mercado financeiro Conta também com uma grande quantidade de exemplos exercícios resolvidos e exercícios propostos com resposta Destina-se a alunos e professores de cursos superiores de tecnologia Engenharia Matemática Ciência da Computação Administração Economia e áreas afins Também se destina a pessoas que se relacionam com instituições bancárias e com o comércio de forma geral e a candidatos de vestibulares e concursos públicos

*Scientific American*, 1888      **American Fur Breeder**, 1947-19 includes Fur farm guidebook issue      **Mining and Scientific Press**, 1905      **Hearst's**, 1918      **Energy Research Abstracts**, 1977      *HP-12C Training Guide* Hewlett-Packard Company, 1982      *HP-12C Owner's Handbook and Problem-solving Guide* Hewlett Packard Company, 1981

**HP-12C Owner's Handbook and Problem-solving Guide** Hewlett-Packard Company, 1981      *HP-12C Pocket Guide* Grapevine Publications, Grapevine Publications Staff, 1985-11-01      *The HP-12C Pocket Guide* Chris Coffin, Ted Wadman, 1985-11-01      *HP-12C*, 1983      **HP 12C** Odair Pereira, 2015-03-18 Manual prático de uso da HP 12C com uma linguagem básica      **HP 12C Sem Segredos v. 2.0** Odair S Pereira, 2023-05 Manual prático de uso da Calculadora HP 12C

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### **Table of Contents Manual Da Hp 12c Platinum**

1. Understanding the eBook Manual Da Hp 12c Platinum
  - The Rise of Digital Reading Manual Da Hp 12c Platinum
  - Advantages of eBooks Over Traditional Books
2. Identifying Manual Da Hp 12c 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 Hp 12c Platinum
  - User-Friendly Interface
4. Exploring eBook Recommendations from Manual Da Hp 12c Platinum
  - Personalized Recommendations
  - Manual Da Hp 12c Platinum User Reviews and Ratings
  - Manual Da Hp 12c Platinum and Bestseller Lists

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