

# 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	Programa	Registradores
$4+6$	$\begin{matrix} 4 \\ + \\ 6 \\ = \end{matrix}$	Limpando os registradores
$4 \cdot 6$	$\begin{matrix} 4 \\ \cdot \\ 6 \\ = \end{matrix}$	O número 4 aparece no visor
$4 \cdot 6 \cdot 2$	$\begin{matrix} 4 \\ \cdot \\ 6 \\ \cdot \\ 2 \\ = \end{matrix}$	O número 4 é “empilhado” com Y, adicionando o valor apresentado em X
$4 \cdot 6 \cdot 2 \cdot 3$	$\begin{matrix} 4 \\ \cdot \\ 6 \\ \cdot \\ 2 \\ \cdot \\ 3 \\ = \end{matrix}$	O número 4 é substituído a cima, adicionando em X
$4 \cdot 6 \cdot 2 \cdot 3 \cdot 4$	$\begin{matrix} 4 \\ \cdot \\ 6 \\ \cdot \\ 2 \\ \cdot \\ 3 \\ \cdot \\ 4 \\ = \end{matrix}$	Ao digitar a operação, os resultados de X e Y são armazenados, e o resultado é mostrado 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 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 digitam os primeiros dígitos. Portanto, [ENTER] “informa” a calculadora que o próximo número a ser digitado não é mais o resultado da operação anterior, ou seja, 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 [0] e, em seguida, [1]. A calculadora apresentará o mensageiro “Overflow” (excesso de dígitos), ou seja, o visor mostrará todos os dígitos, com o sinal (-) à frente, dos números e todas as funções disponíveis, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando quaisquer tecla, a situação 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 do 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

**Rosina Ehmann**

## 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 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

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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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