

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 [y/x] e, em seguida, a tecla de função).



Operação	Programa	Registrador
$X=0$	X	Limpia os registradores
$0 \leq X \leq 1$	X	O número 0 é apresentado no visor
$X=4$	X	O número 4 é “empilhado” com Y, eliminando o valor apresentado em X
$X=4$	X	O número 4 é substituído a cima, eliminando em X
$X=6$	X	Acumular a operação, os resultados de X e Y são somados, e o resultado é mostrado em X
$X=10$	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:



Notar 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 [x]. Mantendo a tecla pressionada, toque [1] e, em seguida, [0]. A calculadora apresentará o mensageiro “Overflow” (excesso de pilha) e, na sequência, 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 sequência 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 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 12 no registrador 3 é o número 11 no registrador 1.



Para recuperar os dados:



Manual Da Hp12c

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Educação Financeira E Finanças Pessoais Valter Saurin, Christine Saurin, Luiz Fernando Saurin, 2017-05-14 SUM
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web a substance may be assigned to one of our four conceivable categories it may be an acid or a base but in addition it may be both an acid and a base or it may be neither an acid nor

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web to detect the presence of acids and bases micheal adds a few drops of phenolphthalein indicator to two colorless solutions a and b he observes the following changes in the

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web nov 5 2023 most of the acids are solid it has a sour taste they produce hydrogen after reacting with active metals like zinc magnesium aluminium or iron acids have a low ph

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web section 2 ph of strong acids number of protons released monoprotic acid acid that releases one h ion per molecule e g hcl hydrochloric acid hno₃ nitric acid ch

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web jan 10 2021 s14 3 21 strong electrolytes are 100 ionized and as long as the component ions are neither weak acids nor weak bases the ionic species present result

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web problem 1 which of the following are not acids ch3cooh co2 hno2 hcooh cc4 c h 3 c o o h c o 2 h n o 2 h c o o h c c l 4
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web in grade 11 learners were introduced to a lot of the concepts that are expanded on in this chapter these include acid and base models and definitions conjugate acid base

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web which is the conjugate base in the following reaction multiple choice question 13 which of the following compounds is the strongest acid multiple choice question 14 which

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web 0 0 change x x x

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web nov 13 2022 suggest simple tests you could carry out to determine if an unknown substance is an acid or a base state the chemical definitions of an acid and a base in

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web 2 at what ph or range of ph values is a solution considered strongly acidic mildly acidic neutral mildly basic and strongly basic provide a brief explanation

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web 11 why is hcl a strong acid and hclo a weak acid 12 why are hcl and hclo 4 both strong acids 13 for each of the reactions below classify the reactants as an acid or a

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web answer i lemon and orange ii tomatoes and guava iii sour milk curd iv tamarind question 18 a student detected the ph of four unknown solution a b c and d as