

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 “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).



Função	Programar	Operações
		Limpa os registradores
		O número 4 é apresentado no visor
		O número 4 é “empilhado” com Y, adicionando o valor apresentado em X
		O número 4 é substituído a cima, adicionando em X
		Av. digitar a operação, os operandos, os resultados, e o resultado é mostrado em X
		Av. digitar a operação, os operandos, os resultados, e Y não 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 algebrica (comum) é necessário realizar cada operação colocada entre parênteses de uma vez e armazenar 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 delas.

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 completa mais o primeiro 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 digito) e, na sequência, o visor mostrará todos os dígitos ligados, com o sinal (-) à frente, dez zeros e todos os funções apagadas, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando quaisquer teclas, 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 Hp 12c Platinum

Hewlett-Packard Company

Manual Da Hp 12c Platinum:

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 pr tico de uso da HP 12C
com uma linguagem b sica *HP 12C Sem Segredos v. 2.0* Odair S Pereira,2023-05 Manual pr tico de uso da Calculadora
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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

- eBook, 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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