

Resumão

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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 permitir 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 máquina; os dados apresentados no visor não são os registradores X.

A medida que são inseridos novos dados, elas são sendo “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	Registradores
$X=0$	X	Limpando os registradores
$4 \cdot 4$	$4 \cdot 4$	O número 4 é apresentado no visor
$4 \cdot 4 =$	$4 \cdot 4 =$	O número 4 é “empilhado” com Y, adicionando o número X O número 4 é subtraído a césia travessaria com X
$4 \cdot 4 = 16$	$4 \cdot 4 = 16$	Acumulador a operações, os elementos de X e Y são somados, 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 somar 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 deles.

Nota: a tecla [ENTER] serve para indicar que a inserção das pressões anteriores deve parar, após a segunda inserção, em cada operação, é só apertar a tecla [ENTER] e sair. Assim, a calculadora pode identificar que o número “acabou”. Isso só ocorre quando se fazem as pressões iniciais. Portanto, [ENTER] “informa” a calculadora que o próximo número a ser digitado não é mais usado para formar o 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” (processando) e, na sequência, o visor mostrará todos os dígitos (0 a 9), com o sinal (-) à frente, ou todos os símbolos possíveis, o que demonstra que sua calculadora está em perfeito funcionamento. Apertando quaisquer tecla, a máquina 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 entre o 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

Paulo Vagner Ferreira

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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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