

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, memória ampliada 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 outra característica 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)
$a+b$	$a+b$	$ab+$
$\frac{a+b}{c}$	$(a+b)/c$	$ab+c/$
$\frac{a-b-c+d}{e-f}$	$((a-b)-(c-d))/(e-f)$	$ab*cd*-ef/$

Assim, para realizar a operação $4-6+8$ 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 (na versão Platinum, 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 impressa em 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 uma tecla inferior de uma tecla, aperte a tecla [g] e, em seguida, a tecla de função.



Tecla pressionada	Registros	Ações realizadas
ON CLX	T X Y Z	Limpa os registros
4	T X Y Z	O número 4 aparece no visor
+/-	T X Y Z	O número 4 é "empilhado" em Y, deslocando cópia provisória em X
6	T X Y Z	O número 6 substitui a cópia provisória em X
+	T X Y Z	Após digitar a operação, os conteúdos de X e Y são somados, e o resultado é mostrado em X

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.

Vejam os seguintes exemplos:

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

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 (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 somente é utilizada para a introdução dos primeiros números. Isso porque, após o segundo número, em cada operação, é dado um comando (soma e subtração). Assim, a calculadora pode identificar que o número "armazena". Isso não ocorre quando se introduz o primeiro valor. Portanto, ENTER "informa" à calculadora que o primeiro número a ser digitado não completa 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, volte [x]. A calculadora apresentará a mensagem "missing" (processando) e, na sequência, o visor mostrará todos os LEDs ligados, com o sinal (-) à frente, dez minutos e todas as funções possíveis, 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 35 no registrador 3 e o número 71 no registrador 1:



Para recuperar os dados:



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G Thomas



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Table of Contents Manual Hp 12c Portugues

1. Understanding the eBook Manual Hp 12c Portugues
 - The Rise of Digital Reading Manual Hp 12c Portugues
 - Advantages of eBooks Over Traditional Books
2. Identifying Manual Hp 12c Portugues
 - 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 Hp 12c Portugues
 - User-Friendly Interface
4. Exploring eBook Recommendations from Manual Hp 12c Portugues
 - Personalized Recommendations
 - Manual Hp 12c Portugues User Reviews and Ratings
 - Manual Hp 12c Portugues and Bestseller Lists
5. Accessing Manual Hp 12c Portugues Free and Paid eBooks
 - Manual Hp 12c Portugues Public Domain eBooks
 - Manual Hp 12c Portugues eBook Subscription Services
 - Manual Hp 12c Portugues Budget-Friendly Options
6. Navigating Manual Hp 12c Portugues eBook Formats

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