

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 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	Registradores
$X=0$	X	Limpando os registradores
40	4	40 número
$40 \cdot 4$	\cdot	4 aparece no visor
$40 \cdot 4 = 160$	$=$	40 número, 4 é “empilhado” com Y, elevando o valor apresentado em X
$160 \div 4 = 40$	\div	40 número é substituído a cima, elevando em X
$40 \div 4 = 10$	\div	40 é dividido 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 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 para a calculadora que a inserção dos primeiros números deve parar, após o segundo número, em cada operação, é dito que é comando “parar e substituir”. Assim, a calculadora pode identificar que o número “acabou”. Isso só ocorre quando se fazem as primeiras etapas. Portanto, [ENTER] “informa” a calculadora que o primeiro número a ser digitado não completa mais o parâmetro 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 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 grupos de dois dígitos 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

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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 possa lhe fazer colocar este texto de lado e começar a apertar botões imediatamente no longo prazo, você ganhará se tiver lido esta guia e experimentado os exemplos apresentados.

Matemática Financeira I: com a Calculadora Hp 12c, **Matemática financeira na prática** Paulo Vagner Ferreira, 2019-01-01 Aprenda a resolver os desafios de matemática financeira na prática através de resoluções passo a passo de problemas financeiros reais utilizando fórmulas da calculadora financeira HP 12C ou planilha eletrônica. Neste livro você aprenderá sobre Taxa de juros, Capitalização de juros simples e compostos, Anuidades, Análise de viabilidade financeira, VPL e TIR, Amortização de vidas, Price e SAC, Desconto simples e composto, Depreciação linear crescente e decrescente. [Dia de chuva](#) Alvaro Modernell, 2024-11-04 Dia de chuva é um convite para fazer coisas diferentes, especiais, dia de aconchego. Dia de chuva é bom para abrir um livro e se deliciar. Essa obra fala das coisas boas que se pode fazer e curtir em dias de chuva. Deixe este livro guardadinho até o próximo dia de chuva. Então leia e aproveite.

Elaboração e Avaliação de Projetos de Investimento Jocildo Figueiredo, 2009 **COMO AUMENTAR SEU PATRIMÔNIO** LILIAN GALLAGHER, Neste livro são discutidas questões como mercado empresarial, imobiliário e financeiro. Busca ajudar e incentivar as pessoas na busca do crescimento e da independência financeira, destinado a pessoas que não entendem da área financeira e querem ou precisam aprender a lidar com suas finanças pessoais. São apresentados produtos financeiros destinados à pessoa física e abordadas questões como aposentadoria e heranças, para que o leitor receba orientações de que precisa para viver bem com seu dinheiro.

Tópicos de matemática financeira e engenharia econômica, **Educação Financeira E Finanças Pessoais** Valter Saurin, Christine Saurin, Luiz Fernando Saurin, 2017-05-14 SUM RIO. Este livro inclui conceitos, exemplos e exercícios sobre educação financeira e finanças pessoais. 1. Introdução que aborda a educação financeira, fazendo uma síntese sobre objetivos pessoais, dinheiro, vidas, aposentadoria, seguros e finanças pessoais. 2. Introdução ao controle financeiro, demonstrando o uso dos quadros de pagamentos, recebimentos, fluxo de caixa, aplicações financeiras e da posição patrimonial. 3. O valor do dinheiro no tempo, que inclui o estudo das taxas de juros, índices báscicos de medição da inflação, a taxa de desvalorização da moeda, a taxa de juros reais, o valor presente e o valor futuro, e o uso da calculadora HP12C. 4. Planejamento financeiro que analisa a poupança e ciclo de vida, o seguro social, a previdência privada, gastos com uma carreira profissional e a decisão de comprar ou alugar um imóvel. 5. Investimento financeiro que trata dos fatores das modalidades dos fundos de investimentos e do imposto de renda incidente sobre aplicações financeiras. 6. Moeda digital que trata de bitcoin, blockchain, segurança do sistema e a geração de bitcoins. 7. Referências que indicam a bibliografia consultada. 8. Anexos que incluem as respostas das questões de revisão e uma lista de exercícios com a solução.

um modelo de questionário sobre habilidade numérica e perfil de risco e um resumo sobre fundos de investimentos

ABSTRACT This book includes concepts, examples and exercises about financial education and personal finance. 1 Introduction which addresses financial education making a synthesis on personal goals, money, debts, retirement, insurance and personal finance referring to financial investments, term purchases and financial traps. 2 Financial control which demonstrates how work the tables of payment receipts, cash flow, financial investments and equity position. 3 The time value of money which includes the study of interest rates, the basic inflation indexes, the rate of currency devaluation, the real interest rate, the present value, the future value and the use of HP12C calculator. 4 Financial planning which examines saving and life cycle, social security, private pension, career expenses and the decision to buy or rent a property. 5 Financial investment which addresses the factors, modalities, investment funds and income tax on financial investments. 6 Digital currency which deals with bitcoin, blockchain system, security and the generation of bitcoins. 7 References which indicates the bibliography consulted. 8 Attachments which includes the answers to the review questions, a list of exercises with the solution, a questionnaire model on numerical ability and risk profile and a summary of investment funds.

Manual Prático Da Calculadora Financeira Hp12c Leonardo Berteli Piveta, 2019-07-10

Este manual foi desenvolvido com o intuito de tornar qualquer pessoa, mesmo que leiga em relação ao uso da Calculadora Financeira HP 12C, competente em seu uso. Profissionais que têm conhecimentos e vivência nas áreas de administração, contabilidade, economia, finanças, engenharias e afins, irão através de uma maneira direta compreender as principais funções da Calculadora HP 12C e após cada nova função, aprenderá a fixar o conteúdo por meio de um conjunto de exercícios com respostas para conferência. Todas as explicações são acompanhadas de ilustrações que mostram a sequência de comandos exata para facilitar o aprendizado de pessoas que não estão acostumadas com a calculadora financeira ou não a conhecem. Contudo, é importante enfatizar que mesmo pessoas que não têm um conhecimento sólido em matemática financeira podem o fazer através da prática dos exercícios propostos para solucionar problemas e questões que abrangem toda a estrutura de variação do valor monetário no tempo, como juros simples e compostos, rendas uniformes, depreciação, amortização, entre outros.

Visão, 1987 *Exame informática*, 1994-07 Anuário editorial brasileiro, 1998

Matemática financeira sem segredos Helio de Carvalho Mielli, 2020-04-08

Matemática financeira sem segredos foi escrito pensando no estudante. Assim, os conceitos financeiros são tratados de maneira simples e direta, com foco em sua aplicação prática. Desmistificar conceitos que poderiam parecer bem complicados, essa foi a intenção básica do autor, Helio de Carvalho Mielli, que leciona matemática financeira há mais de 30 anos e conhece de perto as dificuldades das pessoas com os números. Nesta obra, são apresentados exemplos do mercado financeiro e exercícios baseados em situações atuais, resolvidos de forma algébrica pelas funções da calculadora HP 12C e pela planilha de cálculo Excel. Alunos de cursos como administração e ciências contábeis, bem como profissionais que exercem suas atividades nos setores financeiros, de organizações públicas ou privadas em controladorias, compras, etc., podem encontrar neste lançamento do Senac São Paulo subsídios importantes para o

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