

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, 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 de um aprimoramento do método de notação polonesa, conhecido desde os anos 20. Esse sistema, combinado com outras características 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)
$a+b$	$a+b$	$a+b$
$a+b \times c$	$(a+b) \times c$	$a+b \times c$
$\frac{a-b \times c}{d \div e}$	$((a-b) \times c) \div (d \div e)$	$a-b \times c \div d \div e$

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 [=], tecla que existe na calculadora HP (no visor Pitagoras, 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 localizada na linha acima de 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 na face inferior de uma tecla, aperte a tecla [g] e, em seguida, a tecla de função.



Tecla	Registrador	Ação
	T	Limpa os registros
	X	
	Y	
	Z	
	T	O número 4 aparece no visor
	X	
	Y	
	Z	
	X	O número 4 é "compulsado" com Y, mostrando a cópia provisória em X
	Y	
	Z	
	T	
	X	O número é substituído a cópia provisória em X
	Y	
	Z	
	T	
	X	Ao digitar a operação, os conteúdos de X e Y são somados, e o resultado é mostrado em X
	Y	
	Z	
	T	
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Manual Da Hp 12c Platinum

Odair S Pereira



Manual Da Hp 12c Platinum:

GUIA PRÁTICO DE UTILIZAÇÃO DA CALCULADORA FINANCEIRA HP12C ,2015-03-10 Este guia para o uso da HP12C foi criado para auxiliar o discente a aproveitar o máximo possível os recursos da calculadora financeira programável HP12C Embora a emoção ao adquirir esta poderosa ferramenta financeira 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 com aplicações tecnológicas - Volume 4 Jaques Vereta,2021-05-24 Este quarto volume tem por objetivo apresentar a Matemática Financeira de forma clara objetiva e prática Todas as demonstrações estão no apêndice o que torna a leitura mais suave especialmente para as pessoas sem muita intimidade com a matemática A maioria dos exemplos e exercícios abordam problemas reais vivenciados no dia a dia do mercado financeiro Conta também com uma grande quantidade de exemplos exercícios resolvidos e exercícios propostos com resposta Destina-se a alunos e professores de cursos superiores de tecnologia Engenharia Matemática Ciência da Computação Administração Economia e áreas afins Também se destina a pessoas que se relacionam com instituições bancárias e com o comércio de forma geral e a candidatos de vestibulares e concursos públicos **Scientific American** ,1888 **Mining and Scientific Press** ,1905 **Energy Research Abstracts** ,1977

HP 12C Sem Segredos v. 2.0 Odair S Pereira,2023-05 Manual prático de uso da Calculadora HP 12C *HP 12C* Odair Pereira,2015-03-18 Manual prático de uso da HP 12C com uma linguagem básica **HP-12C** ,1983

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