

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	Registrador
$X=0$	X	Limpia os registradores
$0 \leq X \leq 1$	X	O número 0 é apresentado no visor
$X=4$	X	O número 4 é “empilhado” com Y, eliminando o valor apresentado em X
$X=4$	X	O número 4 é substituído a cima, eliminando em X
$X=6$	X	Acionar a operação, os elementos de X e Y são somados, e o resultado é mostrado em X
$X=10$	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 algébrica (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 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] 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 é mais usado e pertence a 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 pilha) e, na sequência, o visor mostrará todos os dígitos, com o sinal (-) à frente, dos números e todas as funções disponíveis, 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 pares de zeros do número do registrador). Por exemplo, para armazenar o número 12 no registrador 3 é o número 11 no registrador 1.



Para recuperar os dados:



Manual Da Hp12c

JR Anderson

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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.

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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

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 planejamento de suas atividades

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 aprendida 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 através da prática dos exercícios propostos solucionar problemas e questões que abrangem toda a estrutura de variação do valor monetário no tempo como juros simples e compostos, rendas uniformes, depreciação e amortização entre outros

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