

# 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 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. E por conta desse modo de funcionamento que na HP os elementos devem ser inseridos antes da operação.

Operação	Notação Algébrica (calculadora comum)	Notação Polonesa Reversa (HP 12C)
$a+b$	$a+b$	$ab+$
$\frac{a+b}{c}$	$(a+b)/c$	$ab+c/$
$\frac{a-b-cd}{ef}$	$(a-b-c*d)/e*f$	$ab*cd+ef/$

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 versão Pilha Simples, 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 auxiliar localizada em uma tecla situada 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 em uma face inferior de uma tecla, aperte a tecla [C] e, em seguida, a tecla de função.



Tecla	Preparar	Após a operação
[ON]	T	Limpa os registros
[C]	X	
[CE]	Y	
[M+]	X	O número 4 aparece no visor
[M-]	T	
[M]	X	O número 4 é "empilhado" em Y, mostrando cópia provisória em X
[MC]	Y	O número 6 substitui a cópia provisória em X
[MR]	X	
[M+] (segunda)	T	
[M+] (terceira)	Z	
[M+] (quarta)	Y	
[M+] (quinta)	X	
[M+] (sexta)	T	
[M+] (sétima)	Z	
[M+] (oitava)	Y	
[M+] (nona)	X	
[M+] (décima)	T	
[M+] (undécima)	Z	
[M+] (duodécima)	Y	
[M+] (tridecimo)	X	
[M+] (quatorzavo)	T	
[M+] (quinzeavo)	Z	
[M+] (dezesseisavo)	Y	
[M+] (dezeseteavo)	X	
[M+] (dezoitoavo)	T	
[M+] (dezanoveavo)	Z	
[M+] (vinteavo)	Y	
[M+] (vinte e umavo)	X	
[M+] (vinte e doisavo)	T	
[M+] (vinte e trêsavo)	Z	
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[M+] (trintaavo)	T	
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[M+] (trinta e doisavo)	Y	
[M+] (trinta e trêsavo)	X	
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[M+] (trinta e seisavo)	Y	
[M+] (trinta e seteavo)	X	
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# Manual Da Hp12c

**J Dewey**



## **Manual Da Hp12c:**

## Decoding **Manual Da Hp12c**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Manual Da Hp12c**," a mesmerizing literary creation penned by a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring impact on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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## **Manual Da Hp12c Introduction**

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