

$$I = P = 12000 \quad i = 3.2\% \quad n = 6$$

(1) Final del mes	(2) Interes que se adeuda para el mes	(3) Total que se adeuda al final del mes	(4) pago al Final del mes	(5) Total que se adeuda despues del pago
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PLAN 1: Pagar todo al final

0	384	12,384		12,000
1	396.28	12,780.28		12,780.28
2	408.96	13,189.24		13,189.24
3	422.05	13,611.29		13,611.29
4	435.56	14,046.85		14,046.85
5	449.49	14,496.34		14,496.34
6			<u>14,496.34</u>	

PLAN 2: Pago mensual del interes, pago del principal al final

0		12,384	384	12,000
1	384	12,384	384	12,000
2	384	12,384	384	12,000
3	384	12,384	384	12,000
4	384	12,384	384	12,000
5	384	12,384	384	12,000
6	384	12,384	<u>12,384</u>	12,000
			14,304	

PLAN 3: Pago mensual y parte del principal

0		12,384	2,384	12,000
1	384	10,320	2,320	10,000
2	320	8,256	2,256	8,000
3	256	6,192	2,192	6,000
4	192	4,128	2,128	4,000
5	128	2,064	2,064	2,000
6	64		<u>2,064</u>	0
			13,344	

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2:  $P = 30,000$   $i = 4.5\%$   $n = 7$

(1) Final del mes	(2) Interés que se adeuda para el mes	(3) Total que se adeuda al final del mes	(4) pago al final del mes	(5) Total que se adeuda después del pago
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PLAN 1: Pagar todo al final

0				
1	1,350	31,350		31,350
2	1,410.75	32,760.75		32,760.75
3	1,474.23	34,234.98		34,234.98
4	1,540.57	35,775.55		35,775.55
5	1,609.89	37,385.44		37,385.44
6	1,682.34	39,067.78		39,067.78
7	1,758.05	40,825.83		40,825.83
			<u>40,825.83</u>	

PLAN 2: Pagar mensual interes, pago principal al final

0				30,000
1	1,350	31,350	1,350	30,000
2	1,350	31,350	1,350	30,000
3	1,350	31,350	1,350	30,000
4	1,350	31,350	1,350	30,000
5	1,350	31,350	1,350	30,000
6	1,350	31,350	1,350	30,000
7	1,350	31,350	<u>1,350</u>	30,000
			39,450	

PLAN 3: Pago mensual y parte del principal

0	1,350			
1	1,350	31,350	5,635.71	25,714.29
2	1,157.14	26,871.43	5,492.85	21,428.58
3	964.28	22,392.86	5,249.99	17,142.87
4	771.42	17,914.29	5,057.13	12,857.16
5	578.57	13,435.75	4,864.28	8,571.45
6	385.71	8,957.16	4,671.42	4,285.45
7	192.84	4,478.29	<u>4,478.55</u>	0
			35,399.93	

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