UDS
UNIVERSIDAD DEL SURESTE

MATEMÁTICAS FINANCIERAS

NOMBRE DEL CATEDRÁTICO (A):

Mtro. Jorge Enrique Albores Aguilar

NOMBRE DEL ALUMNO:

Martin de Jesús Aguilar Espinosa
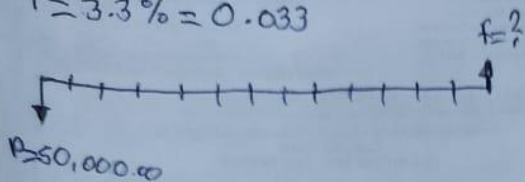
Lic. En administración y estrategia de negocios

Comitán de Domínguez, Chiapas, a 22 de Mayo de 2022.

MARTIN DE JESÚS AGUILAR ESPINOSA.

P=50,000.00

n=12

i=3.3%=0.033

f=?

B50,000.00

$$F=P(1+i)^n$$

$$F=50,000.00(1+0.033)^{12}$$

$$F=50,000.00(1.47)$$

$$F=73,819.96$$

P=35,000

n=10

i=2.2%=0.022

F=?

P=35,000

$$F=P(1+i)^n$$

$$F=35,000(1+0.022)^{10}$$

$$F=35,000(1.022)^{10}$$

$$F=43,508.78$$

P=12,500

n=15

i=2.5%=0.025
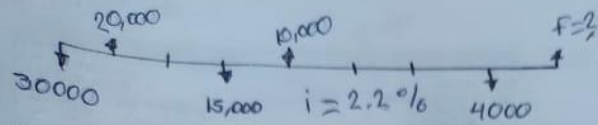
$$F=P(1+i)^{15}$$

$$F=12,500(1+0.025)^{15}$$

$$P=12,500(1.025)^{15}$$

$$f=18,103.72$$

12,500

$$F = 30,000(1+0.022)^8 = 35,704.94$$

$$F_2 = 15,000(1+0.022)^5 = 16,724.21$$

$$F_3 = 4000(1+0.022)^1 = 4,088$$

$$F = 56,517.15$$

$$F_1 = 20,000(1+0.022)^7 = 23,290.89$$
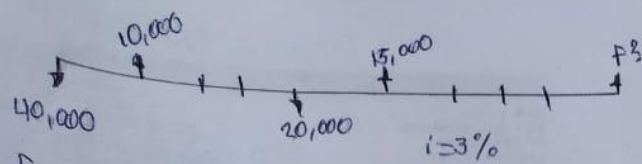
$$F_2 = 10,000(1+0.022)^4 = 10,909.46$$

$$F_T = 34,200.35$$

$$F_T = 56,517.15 - 34,200.35$$

$$F_T = 22,316.8$$

$$F_T = f_T \text{ ingresos} - f_T \text{ egresos}$$

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$f_1 = 40,000(1+0.03)^9 = 52,190.92$

$f_2 = 20,000(1+0.03)^5 = 23,185.48$

$f_T = 75,376.4$

$f_1 = 10,000(1+0.03)^8 = 12,667.70$

$f_2 = 15,000(1+0.03)^4 = 16,882.63$

$f_T = 29,550.33$

$P_T = 75,376.4 - 29,550.33$

$f_T = 45,826.07$

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$ = 21,000

$n = 7$

$i = 3.2 \% = 0.032$

Periodo	Interes que se adeuda irra el año	Total que se adeuda al final del año	Pago final del año	Total que se adeuda despues del pago
0				$21,000
1	$672	$21.672	—	$21,672
2	$693.50	$22,365.5	←	$22,365.5
3	$715.69	$23,081.19	—	$23,081.19
4	$738.59	$23,819.78	—	$23,819.78
5	$762.23	$24,082.01	—	$25,344.74
6	$811.01	$26,155.25	—	$26,966.26
7	$862.92			$27,829.18

Pla 2: Pago anual del interes ; pago del principio al final

0				$21,000
1	$672	$21,672	− 672	$21,000
2	$672	$21,672	− 672	$21,000
3	$672	$21,672	− 672	$21,000
4	$672	$21,672	− 672	$21,000
5	$672	$21,672	− 672	$21,000
6	$672	$21,672	− 672	$21,000
7	$672	$21,672	−21,672	

$$\underline{-21,672}$$
$$25,704$$

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Plan 3: Pago anual del interes y de una parte del principal

				$ 21,000
1	$672	$21,672	$3672	$18,000
2	$576	$18576	$3576	$15,000
3	$480	$15,480	$3480	$12,000
4	$384	$12,384	$3,384	$9,000
5	$288	$9288	$3,288	$6000
6	$192	$6192	$3192	$3000
7	$96	$3096	$3096	

$23,688

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$18,000

$n = 6$

$i = 2.4\% = 0.024$

Pago final del año

Periodo	Interes que se adeuda para el año	Total que se adeuda al final del año	Pago final del año	Total que se adeuda despues del pago.
0				$18,000
1	$432	$18,432	——	$18,432
2	$412.36	$18,874.36	——	$18,874.36
3	$452.98	$19,327.34	——	$19,327.34
4	$463.85	$19,791.19	——	$19,791.19
5	$474.98	$20,266.17	——	$20,266.17
6	$486.38			$20,752.47

Plan 2: Pago anual del interes 8 pago del principio al final

0				$18,000
1	$432	$18,432	−432	$18,000
2	$432	$18,432	−432	$18,000
3	$432	$18,932	−432	$18,000
4	$432	$18,432	−432	$18,000
5	$432	$18432	−432	$18,000
6	$432	$18432	−18432	

$$\begin{array}{r} 20{,}592 \end{array}$$

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Plan 3: Pago anual del interes y de una parte del
        principal

0 $ 18,000
1      $ 432 $ 18 432 $ 3432 $ 15,000
2      $ 360 $ 15,360 $ 3360 $ 12,000.
3      $ 288 $ 12,288 $ 3288 $ 9,000
4      $ 216 $ 9216 $ 3216 $ 6000
5      $ 144 $ 6144 $ 3144 $ 3000
6      $ 72 $ 3072 $ 3072
                                   $ 19,512.

MARTIN DE JESUS AGUILAR ESPINOSA.