

Programa Eduativo	\$199,200.00	Comisión por apertura sin IVA (5.0%)	\$9,600.00
Manutención y/o Viáticos	\$0.00		
Financiamiento Total	\$199,200.00	Tasa de Interés (anual)	29.46%
		Costo Anual Total (CAT) informativo sin IVA	37.25%

"La información contenida en este documento es únicamente informativa y con el único objeto de valorar la conveniencia de acceder o no a los términos que en ella se presentan, por lo que no constituye una fuente de obligaciones ni adquisición de derechos, ni es vinculativa para las partes. Los términos aquí descritos no representan ningún trato ni acuerdo contractual entre las partes, por lo que ninguna de éstas tendrá facultades para obligar a la otra a celebrar algún contrato o convenio, o a realizar cualquier otro acto o hecho jurídico derivado de la firma del presente documento. Adicionalmente, las partes reconocen y aceptan que del presente documento de ninguna forma se puede prever que se celebrará la operación aquí descrita.

Los términos indicativos en el presente documento podrán variar sin previo aviso si, a juicio de Accede Educación, tienen lugar cambios en las tasas de interés, el tipo de cambio o cualquier otro indicador financiero, con lo cual las partes tendrán que suscribir una nueva hoja de términos y condiciones.

La presente propuesta tiene una vigencia de 15 (quince) días contados a partir de la fecha de su emisión."

	# Mes	Días del Período	Monto del Crédito	Capital	Intereses	IVA	Saldo Insoluto	Pago sin IVA	Pago con IVA
sáb 01 de abr 23	0.00		33,200.00				33,200.00		
dom 30 de abr 23	1.00	29.00	0.00	0.00	787.89	126.06	33,200.00	787.89	913.95
mié 31 de may 23	2.00	31.00	0.00	0.00	842.23	134.76	33,200.00	842.23	976.99
vie 30 de jun 23	3.00	30.00	0.00	0.00	815.06	130.41	33,200.00	815.06	945.47
lun 31 de jul 23	4.00	31.00	33,200.00	0.00	842.23	134.76	66,400.00	842.23	976.99
jue 31 de ago 23	5.00	31.00	0.00	0.00	1,684.46	269.51	66,400.00	1,684.46	1,953.97
sáb 30 de sep 23	6.00	30.00	0.00	0.00	1,630.12	260.82	66,400.00	1,630.12	1,890.94
mar 31 de oct 23	7.00	31.00	0.00	0.00	1,684.46	269.51	66,400.00	1,684.46	1,953.97
jue 30 de nov 23	8.00	30.00	33,200.00	0.00	1,630.12	260.82	99,600.00	1,630.12	1,890.94
dom 31 de dic 23	9.00	31.00	0.00	0.00	2,526.69	404.27	99,600.00	2,526.69	2,930.96
mié 31 de ene 24	10.00	31.00	0.00	0.00	2,526.69	404.27	99,600.00	2,526.69	2,930.96
jue 29 de feb 24	11.00	29.00	0.00	0.00	2,363.67	378.19	99,600.00	2,363.67	2,741.86
dom 31 de mar 24	12.00	31.00	33,200.00	0.00	2,526.69	404.27	132,800.00	2,526.69	2,930.96
mar 30 de abr 24	13.00	30.00	0.00	0.00	3,260.24	521.64	132,800.00	3,260.24	3,781.88
vie 31 de may 24	14.00	31.00	0.00	0.00	3,368.91	539.03	132,800.00	3,368.91	3,907.94
dom 30 de jun 24	15.00	30.00	0.00	0.00	3,260.24	521.64	132,800.00	3,260.24	3,781.88
mié 31 de jul 24	16.00	31.00	33,200.00	0.00	3,368.91	539.03	166,000.00	3,368.91	3,907.94
sáb 31 de ago 24	17.00	31.00	0.00	0.00	4,211.14	673.78	166,000.00	4,211.14	4,884.93
lun 30 de sep 24	18.00	30.00	0.00	0.00	4,075.30	652.05	166,000.00	4,075.30	4,727.35
jue 31 de oct 24	19.00	31.00	0.00	0.00	4,211.14	673.78	166,000.00	4,211.14	4,884.93
sáb 30 de nov 24	20.00	30.00	33,200.00	0.00	4,075.30	652.05	199,200.00	4,075.30	4,727.35
mar 31 de dic 24	21.00	31.00	0.00	0.00	5,053.37	808.54	199,200.00	5,053.37	5,861.91
vie 31 de ene 25	22.00	31.00	0.00	0.00	5,053.37	808.54	199,200.00	5,053.37	5,861.91
vie 28 de feb 25	23.00	28.00	0.00	0.00	4,564.34	730.29	199,200.00	4,564.34	5,294.63
lun 31 de mar 25	24.00	31.00	0.00	0.00	5,053.37	808.54	199,200.00	5,053.37	5,861.91
mié 30 de abr 25	25.00	30.00	0.00	1,356.42	4,890.36	782.46	197,843.58	6,246.78	7,029.23
sáb 31 de may 25	26.00	31.00	0.00	1,207.24	5,018.96	803.03	196,636.35	6,226.20	7,029.23
lun 30 de jun 25	27.00	30.00	0.00	1,429.42	4,827.42	772.39	195,206.92	6,256.85	7,029.23
jue 31 de jul 25	28.00	31.00	0.00	1,284.83	4,952.07	792.33	193,922.10	6,236.90	7,029.23
dom 31 de ago 25	29.00	31.00	0.00	1,322.64	4,919.48	787.12	192,599.46	6,242.12	7,029.23
mar 30 de sep 25	30.00	30.00	0.00	1,544.39	4,728.32	756.53	191,055.07	6,272.70	7,029.23
vie 31 de oct 25	31.00	31.00	0.00	1,407.00	4,846.75	775.48	189,648.07	6,253.75	7,029.23
dom 30 de nov 25	32.00	30.00	0.00	1,628.44	4,655.86	744.94	188,019.63	6,284.30	7,029.23
mié 31 de dic 25	33.00	31.00	0.00	1,496.33	4,769.74	763.16	186,523.30	6,266.07	7,029.23
sáb 31 de ene 26	34.00	31.00	0.00	1,540.36	4,731.79	757.09	184,982.94	6,272.15	7,029.23
sáb 28 de feb 26	35.00	28.00	0.00	2,112.49	4,238.58	678.17	182,870.46	6,351.06	7,029.23
mar 31 de mar 26	36.00	31.00	0.00	1,647.86	4,639.12	742.26	181,222.60	6,286.97	7,029.23
jue 30 de abr 26	37.00	30.00	0.00	1,868.38	4,449.01	711.84	179,354.22	6,317.39	7,029.23
dom 31 de may 26	38.00	31.00	0.00	1,751.33	4,549.92	727.99	177,602.89	6,301.25	7,029.23
mar 30 de jun 26	39.00	30.00	0.00	1,971.46	4,360.15	697.62	175,631.44	6,331.61	7,029.23
vie 31 de jul 26	40.00	31.00	0.00	1,860.88	4,455.48	712.88	173,770.56	6,316.36	7,029.23
lun 31 de ago 26	41.00	31.00	0.00	1,915.64	4,408.27	705.32	171,854.91	6,323.91	7,029.23
mié 30 de sep 26	42.00	30.00	0.00	2,135.15	4,219.04	675.05	169,719.77	6,354.19	7,029.23
sáb 31 de oct 26	43.00	31.00	0.00	2,034.84	4,305.51	688.88	167,684.92	6,340.35	7,029.23
lun 30 de nov 26	44.00	30.00	0.00	2,253.90	4,116.66	658.67	165,431.02	6,370.57	7,029.23
jue 31 de dic 26	45.00	31.00	0.00	2,161.05	4,196.71	671.47	163,269.97	6,357.76	7,029.23
dom 31 de ene 27	46.00	31.00	0.00	2,224.64	4,141.89	662.70	161,045.32	6,366.53	7,029.23
dom 28 de feb 27	47.00	28.00	0.00	2,748.73	3,690.09	590.41	158,296.59	6,438.82	7,029.23
mié 31 de mar 27	48.00	31.00	0.00	2,371.00	4,015.72	642.52	155,925.59	6,386.72	7,029.23
vie 30 de abr 27	49.00	30.00	0.00	2,588.78	3,827.97	612.48	153,336.81	6,416.76	7,029.23
lun 31 de may 27	50.00	31.00	0.00	2,516.95	3,889.90	622.38	150,819.86	6,406.85	7,029.23
mié 30 de jun 27	51.00	30.00	0.00	2,734.19	3,702.63	592.42	148,085.67	6,436.81	7,029.23
sáb 31 de jul 27	52.00	31.00	0.00	2,671.48	3,756.69	601.07	145,414.19	6,428.16	7,029.23
mar 31 de ago 27	53.00	31.00	0.00	2,750.09	3,688.92	590.23	142,664.10	6,439.01	7,029.23
jue 30 de sep 27	54.00	30.00	0.00	2,966.45	3,502.40	560.38	139,697.66	6,468.85	7,029.23
dom 31 de oct 27	55.00	31.00	0.00	2,918.31	3,543.90	567.02	136,779.34	6,462.21	7,029.23
mar 30 de nov 27	56.00	30.00	0.00	3,134.03	3,357.93	537.27	133,645.31	6,491.96	7,029.23

vie 31 de dic 27	57.00	31.00	0.00	3,096.42	3,390.36	542.46	130,548.90	6,486.78	7,029.23
lun 31 de ene 28	58.00	31.00	0.00	3,187.54	3,311.81	529.89	127,361.36	6,499.34	7,029.23
mar 29 de feb 28	59.00	29.00	0.00	3,523.14	3,022.50	483.60	123,838.22	6,545.63	7,029.23
vie 31 de mar 28	60.00	31.00	0.00	3,385.01	3,141.57	502.65	120,453.21	6,526.58	7,029.23
dom 30 de abr 28	61.00	30.00	0.00	3,598.97	2,957.13	473.14	116,854.24	6,556.09	7,029.23
mié 31 de may 28	62.00	31.00	0.00	3,590.53	2,964.40	474.30	113,263.71	6,554.93	7,029.23
vie 30 de jun 28	63.00	30.00	0.00	3,803.71	2,780.62	444.90	109,460.00	6,584.33	7,029.23
lun 31 de jul 28	64.00	31.00	0.00	3,808.12	2,776.82	444.29	105,651.88	6,584.94	7,029.23
jue 31 de ago 28	65.00	31.00	0.00	3,920.19	2,680.21	428.83	101,731.69	6,600.40	7,029.23
sáb 30 de sep 28	66.00	30.00	0.00	4,132.12	2,497.51	399.60	97,599.57	6,629.63	7,029.23
mar 31 de oct 28	67.00	31.00	0.00	4,157.14	2,475.94	396.15	93,442.43	6,633.08	7,029.23
jue 30 de nov 28	68.00	30.00	0.00	4,368.18	2,294.01	367.04	89,074.25	6,662.19	7,029.23
dom 31 de dic 28	69.00	31.00	0.00	4,408.02	2,259.67	361.55	84,666.22	6,667.69	7,029.23
mié 31 de ene 29	70.00	31.00	0.00	4,537.74	2,147.84	343.65	80,128.49	6,685.58	7,029.23
mié 28 de feb 29	71.00	28.00	0.00	4,899.46	1,836.01	293.76	75,229.02	6,735.47	7,029.23
sáb 31 de mar 29	72.00	31.00	0.00	4,815.45	1,908.43	305.35	70,413.58	6,723.88	7,029.23
lun 30 de abr 29	73.00	30.00	0.00	5,024.00	1,728.65	276.58	65,389.58	6,752.65	7,029.23
jue 31 de may 29	74.00	31.00	0.00	5,105.00	1,658.82	265.41	60,284.58	6,763.82	7,029.23
sáb 30 de jun 29	75.00	30.00	0.00	5,312.45	1,479.99	236.80	54,972.13	6,792.44	7,029.23
mar 31 de jul 29	76.00	31.00	0.00	5,411.55	1,394.55	223.13	49,560.58	6,806.11	7,029.23
vie 31 de ago 29	77.00	31.00	0.00	5,570.80	1,257.27	201.16	43,989.78	6,828.07	7,029.23
dom 30 de sep 29	78.00	30.00	0.00	5,776.49	1,079.95	172.79	38,213.29	6,856.44	7,029.23
mié 31 de oct 29	79.00	31.00	0.00	5,904.72	969.41	155.11	32,308.57	6,874.13	7,029.23
vie 30 de nov 29	80.00	30.00	0.00	6,109.15	793.18	126.91	26,199.42	6,902.33	7,029.23
lun 31 de dic 29	81.00	31.00	0.00	6,258.26	664.64	106.34	19,941.16	6,922.89	7,029.23
jue 31 de ene 30	82.00	31.00	0.00	6,442.42	505.87	80.94	13,498.74	6,948.29	7,029.23
jue 28 de feb 30	83.00	28.00	0.00	6,670.44	309.30	49.49	6,828.30	6,979.75	7,029.23
dom 31 de mar 30	84.00	31.00	0.00	6,828.30	173.22	27.72	0.00	7,001.52	7,029.23