



SIMULADOR DE CREDITO EDUCATIVO

Condiciones																										
Linea de Crédito													Propios													
SubLínea de Crédito													Tú Eliges 30%													
Valor Semestre													\$6,000,000.00													
Catidad de semestres a financiar													5													
Valor a financiar total													\$31,828,770.00													
Número de cuotas época de estudios													30													
Número de cuotas época de amortización													30													
Valor cuota época de amortización													\$1,085,807.00													
Valor cuota época de estudios promedio													\$330,118.00													
Saldo total a cancelar													\$42,477,768.00													
Aplica periodo de gracia													Si, del mes 31 hasta el 36													
Forma de pago etapa estudio													30.0%													
Forma de pago etapa final de amortización													70.0%													
Plazo de Gracia													Si, del mes 31 hasta el 36 meses													
Tasa de interés variable													IPC+7.5%													
Tasa de interés corriente:													12.63%													
Tasa de interés mensual													1.05%													
Número de cuotas													Meses 60													
Intereses(Período de estudio + gracia)													\$5,527,208.00													
Tabla de amortización																										
Mes	Giros Programados	Período de Gracia	Paso al Cobro	Período Amortización	Saldo Inicial LP	Intereses Período de Estudios + Gracia	Intereses Período amortización	Giro LP	Cuota LP	Abono a K LP	Pago i en periodo de estudio	Saldo Final LP	Condonación por graduación	Amortización CP	Saldo Inicial CP	Intereses CP	Giro CP	Cuota CP	Abono a K CP	Saldo Final CP	Saldo Total Final	Tasa	Flujo Desembolsos	Flujo Pagos Estudiante	Intereses pagados Estudiante	Subsidio de tasa
1	Si	No	No	No	\$0.00	\$44,216.27	\$0.00	\$4,200.00	\$0.00	\$0.00	\$44,216.27	\$4,200.00	\$0.00	6	\$1,800.00	\$18,949.83	\$1,800.00	\$311,150.59	\$292,200.78	\$1,507,799.38	\$5,707,799.50	1.05%	\$6,000.00	\$355,366.88	\$63,166.10	\$0.00

Tabla de amortización																										
2	No	No	No	No	\$4,200,000.00	\$44,216.27	\$0.00	\$0.00	\$0.00	\$0.00	\$44,216.27	\$4,200,000.00	\$0.00	5	\$1,507,799.38	\$15,873.63	\$0.00	\$311,150.50	\$295,276.88	\$1,212,522.50	\$5,412,522.50	1.05%	\$0.00	\$355,366.78	\$60,089.90	\$0.00
3	No	No	No	No	\$4,200,000.00	\$44,216.27	\$0.00	\$0.00	\$0.00	\$0.00	\$44,216.27	\$4,200,000.00	\$0.00	4	\$1,212,522.50	\$12,765.05	\$0.00	\$311,150.59	\$298,385.94	\$914,136.94	\$5,114,137.00	1.05%	\$0.00	\$355,366.88	\$56,981.32	\$0.00
4	No	No	No	No	\$4,200,000.00	\$44,216.27	\$0.00	\$0.00	\$0.00	\$0.00	\$44,216.27	\$4,200,000.00	\$0.00	3	\$914,136.94	\$9,623.74	\$0.00	\$311,150.50	\$301,526.75	\$612,610.19	\$4,812,610.00	1.05%	\$0.00	\$355,366.78	\$53,840.02	\$0.00
5	No	No	No	No	\$4,200,000.00	\$44,216.27	\$0.00	\$0.00	\$0.00	\$0.00	\$44,216.27	\$4,200,000.00	\$0.00	2	\$612,610.19	\$6,449.37	\$0.00	\$311,150.59	\$304,701.22	\$307,908.97	\$4,507,909.00	1.05%	\$0.00	\$355,366.88	\$50,665.64	\$0.00
6	No	No	No	No	\$4,200,000.00	\$44,216.27	\$0.00	\$0.00	\$0.00	\$0.00	\$44,216.27	\$4,200,000.00	\$0.00	1	\$307,908.97	\$3,241.57	\$0.00	\$311,150.50	\$307,908.94	\$0.02	\$4,200,000.00	1.05%	\$0.00	\$355,366.78	\$47,457.84	\$0.00
7	Si	No	No	No	\$4,200,000.00	\$88,432.54	\$0.00	\$4,200,000.00	\$0.00	\$0.00	\$88,432.54	\$8,399,999.00	\$0.00	6	\$1,800,000.12	\$18,949.83	\$1,800,000.12	\$311,150.59	\$292,200.78	\$1,507,799.38	\$9,907,798.00	1.05%	\$6,000,000.00	\$399,583.12	\$107,382.37	\$0.00
8	No	No	No	No	\$8,399,999.00	\$88,432.54	\$0.00	\$0.00	\$0.00	\$0.00	\$88,432.54	\$8,399,999.00	\$0.00	5	\$1,507,799.38	\$15,873.63	\$0.00	\$311,150.50	\$295,276.88	\$1,212,522.50	\$9,612,522.00	1.05%	\$0.00	\$399,583.03	\$104,306.17	\$0.00
9	No	No	No	No	\$8,399,999.00	\$88,432.54	\$0.00	\$0.00	\$0.00	\$0.00	\$88,432.54	\$8,399,999.00	\$0.00	4	\$1,212,522.50	\$12,765.05	\$0.00	\$311,150.59	\$298,385.94	\$914,136.94	\$9,314,136.00	1.05%	\$0.00	\$399,583.12	\$101,197.59	\$0.00
10	No	No	No	No	\$8,399,999.00	\$88,432.54	\$0.00	\$0.00	\$0.00	\$0.00	\$88,432.54	\$8,399,999.00	\$0.00	3	\$914,136.94	\$9,623.74	\$0.00	\$311,150.50	\$301,526.75	\$612,610.19	\$9,012,609.00	1.05%	\$0.00	\$399,583.03	\$98,056.28	\$0.00
11	No	No	No	No	\$8,399,999.00	\$88,432.54	\$0.00	\$0.00	\$0.00	\$0.00	\$88,432.54	\$8,399,999.00	\$0.00	2	\$612,610.19	\$6,449.37	\$0.00	\$311,150.59	\$304,701.22	\$307,908.97	\$8,707,908.00	1.05%	\$0.00	\$399,583.12	\$94,881.91	\$0.00
12	No	No	No	No	\$8,399,999.00	\$88,432.54	\$0.00	\$0.00	\$0.00	\$0.00	\$88,432.54	\$8,399,999.00	\$0.00	1	\$307,908.97	\$3,241.57	\$0.00	\$311,150.50	\$307,908.94	\$0.04	\$8,399,999.00	1.05%	\$0.00	\$399,583.03	\$91,674.11	\$0.00
13	Si	No	No	No	\$8,399,999.00	\$135,956.19	\$0.00	\$4,514,160.00	\$0.00	\$0.00	\$135,956.19	\$12,914,159.00	\$0.00	6	\$1,934,640.25	\$20,367.28	\$1,934,640.12	\$334,424.59	\$314,057.31	\$1,620,582.88	\$14,534,742.00	1.05%	\$6,448,800.00	\$470,380.78	\$156,323.47	\$0.00
14	No	No	No	No	\$12,914,159.00	\$135,956.19	\$0.00	\$0.00	\$0.00	\$0.00	\$135,956.19	\$12,914,159.00	\$0.00	5	\$1,620,582.88	\$17,060.98	\$0.00	\$334,424.59	\$317,363.62	\$1,303,219.25	\$14,217,378.00	1.05%	\$0.00	\$470,380.78	\$153,017.17	\$0.00
15	No	No	No	No	\$12,914,159.00	\$135,956.19	\$0.00	\$0.00	\$0.00	\$0.00	\$135,956.19	\$12,914,159.00	\$0.00	4	\$1,303,219.25	\$13,719.88	\$0.00	\$334,424.59	\$320,704.72	\$982,514.56	\$13,896,674.00	1.05%	\$0.00	\$470,380.78	\$149,676.06	\$0.00
16	No	No	No	No	\$12,914,159.00	\$135,956.19	\$0.00	\$0.00	\$0.00	\$0.00	\$135,956.19	\$12,914,159.00	\$0.00	3	\$982,514.56	\$10,343.60	\$0.00	\$334,424.69	\$324,081.09	\$658,433.44	\$13,572,592.00	1.05%	\$0.00	\$470,380.88	\$146,299.80	\$0.00
17	No	No	No	No	\$12,914,159.00	\$135,956.19	\$0.00	\$0.00	\$0.00	\$0.00	\$135,956.19	\$12,914,159.00	\$0.00	2	\$658,433.44	\$6,931.78	\$0.00	\$334,424.59	\$327,492.81	\$330,940.62	\$13,245,100.00	1.05%	\$0.00	\$470,380.78	\$142,887.97	\$0.00
18	No	No	No	No	\$12,914,159.00	\$135,956.19	\$0.00	\$0.00	\$0.00	\$0.00	\$135,956.19	\$12,914,159.00	\$0.00	1	\$330,940.62	\$3,484.04	\$0.00	\$334,424.69	\$330,940.66	\$-0.04	\$12,914,159.00	1.05%	\$0.00	\$470,380.88	\$139,440.22	\$0.00
19	Si	No	No	No	\$12,914,159.00	\$183,479.84	\$0.00	\$4,514,160.00	\$0.00	\$0.00	\$183,479.84	\$17,428,320.00	\$0.00	6	\$1,934,640.12	\$20,367.28	\$1,934,640.12	\$334,424.59	\$314,057.31	\$1,620,582.75	\$19,048,902.00	1.05%	\$6,448,800.00	\$517,904.44	\$203,847.12	\$0.00
20	No	No	No	No	\$17,428,320.00	\$183,479.84	\$0.00	\$0.00	\$0.00	\$0.00	\$183,479.84	\$17,428,320.00	\$0.00	5	\$1,620,582.75	\$17,060.98	\$0.00	\$334,424.59	\$317,363.62	\$1,303,219.12	\$18,731,540.00	1.05%	\$0.00	\$517,904.44	\$200,540.83	\$0.00
21	No	No	No	No	\$17,428,320.00	\$183,479.84	\$0.00	\$0.00	\$0.00	\$0.00	\$183,479.84	\$17,428,320.00	\$0.00	4	\$1,303,219.12	\$13,719.88	\$0.00	\$334,424.59	\$320,704.72	\$982,514.44	\$18,410,834.00	1.05%	\$0.00	\$517,904.44	\$197,199.72	\$0.00
22	No	No	No	No	\$17,428,320.00	\$183,479.84	\$0.00	\$0.00	\$0.00	\$0.00	\$183,479.84	\$17,428,320.00	\$0.00	3	\$982,514.44	\$10,343.60	\$0.00	\$334,424.59	\$324,081.00	\$658,433.44	\$18,086,754.00	1.05%	\$0.00	\$517,904.44	\$193,823.44	\$0.00
23	No	No	No	No	\$17,428,320.00	\$183,479.84	\$0.00	\$0.00	\$0.00	\$0.00	\$183,479.84	\$17,428,320.00	\$0.00	2	\$658,433.44	\$6,931.78	\$0.00	\$334,424.59	\$327,492.81	\$330,940.66	\$17,759,260.00	1.05%	\$0.00	\$517,904.44	\$190,411.62	\$0.00
24	No	No	No	No	\$17,428,320.00	\$183,479.84	\$0.00	\$0.00	\$0.00	\$0.00	\$183,479.84	\$17,428,320.00	\$0.00	1	\$330,940.66	\$3,484.04	\$0.00	\$334,424.69	\$330,940.66	\$-0.02	\$17,428,320.00	1.05%	\$0.00	\$517,904.53	\$186,963.88	\$0.00
25	Si	No	No	No	\$17,428,320.00	\$234,558.27	\$0.00	\$4,851,819.50	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	6	\$2,079,351.25	\$21,890.75	\$2,079,351.25	\$359,439.59	\$337,548.84	\$1,741,802.38	\$24,021,942.00	1.05%	\$6,931,170.50	\$593,997.88	\$256,449.02	\$0.00
26	No	No	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	5	\$1,741,802.38	\$18,337.14	\$0.00	\$359,439.59	\$341,102.47	\$1,400,700.00	\$23,680,840.00	1.05%	\$0.00	\$593,997.88	\$252,895.41	\$0.00
27	No	No	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	4	\$1,400,700.00	\$14,746.12	\$0.00	\$359,439.59	\$344,693.47	\$1,056,066.50	\$23,336,146.00	1.05%	\$0.00	\$593,997.88	\$249,304.39	\$0.00
28	No	No	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	3	\$1,056,066.50	\$11,117.30	\$0.00	\$359,439.59	\$348,322.31	\$707,684.19	\$22,987,824.00	1.05%	\$0.00	\$593,997.88	\$245,675.56	\$0.00
29	No	No	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	2	\$707,684.19	\$7,450.27	\$0.00	\$359,439.50	\$351,989.22	\$355,694.97	\$22,635,834.00	1.05%	\$0.00	\$593,997.75	\$242,008.55	\$0.00
30	No	No	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	1	\$355,694.97	\$3,744.64	\$0.00	\$359,439.59	\$355,694.97	\$-0.00	\$22,280,140.00	1.05%	\$0.00	\$593,997.88	\$238,302.91	\$0.00
31	No	Si	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$22,280,140.00	1.05%	\$0.00	\$234,558.27	\$234,558.27	\$0.00
32	No	Si	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$22,280,140.00	1.05%	\$0.00	\$234,558.27	\$234,558.27	\$0.00
33	No	Si	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$22,280,140.00	1.05%	\$0.00	\$234,558.27	\$234,558.27	\$0.00

Tabla de amortización																										
34	No	Si	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$22,280,140.00	1.05%	\$0.00	\$234,558.27	\$234,558.27	\$0.00
35	No	Si	No	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$22,280,140.00	1.05%	\$0.00	\$234,558.27	\$234,558.27	\$0.00
36	No	Si	Si	No	\$22,280,140.00	\$234,558.27	\$0.00	\$0.00	\$0.00	\$0.00	\$234,558.27	\$22,280,140.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$22,280,140.00	1.05%	\$0.00	\$234,558.27	\$234,558.27	\$0.00
37	No	No	No	Si	\$27,807,348.00	\$0.00	\$292,746.97	\$0.00	\$1,085,808.00	\$793,061.06	\$0.00	\$27,014,288.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$27,014,288.00	1.05%	\$0.00	\$1,085,808.00	\$292,746.97	\$0.00
38	No	No	No	Si	\$27,014,288.00	\$0.00	\$284,397.84	\$0.00	\$1,085,808.00	\$801,410.12	\$0.00	\$26,212,878.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$26,212,878.00	1.05%	\$0.00	\$1,085,808.00	\$284,397.84	\$0.00
39	No	No	No	Si	\$26,212,878.00	\$0.00	\$275,960.88	\$0.00	\$1,085,808.00	\$809,847.12	\$0.00	\$25,403,030.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$25,403,030.00	1.05%	\$0.00	\$1,085,808.00	\$275,960.88	\$0.00
40	No	No	No	Si	\$25,403,030.00	\$0.00	\$267,435.06	\$0.00	\$1,085,808.00	\$818,372.94	\$0.00	\$24,584,656.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$24,584,656.00	1.05%	\$0.00	\$1,085,808.00	\$267,435.06	\$0.00
41	No	No	No	Si	\$24,584,656.00	\$0.00	\$258,819.48	\$0.00	\$1,085,808.00	\$826,988.50	\$0.00	\$23,757,668.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$23,757,668.00	1.05%	\$0.00	\$1,085,808.00	\$258,819.48	\$0.00
42	No	No	No	Si	\$23,757,668.00	\$0.00	\$250,113.20	\$0.00	\$1,085,808.00	\$835,694.81	\$0.00	\$22,921,974.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$22,921,974.00	1.05%	\$0.00	\$1,085,808.00	\$250,113.20	\$0.00
43	No	No	No	Si	\$22,921,974.00	\$0.00	\$241,315.28	\$0.00	\$1,085,808.00	\$844,492.75	\$0.00	\$22,077,480.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$22,077,480.00	1.05%	\$0.00	\$1,085,808.00	\$241,315.28	\$0.00
44	No	No	No	Si	\$22,077,480.00	\$0.00	\$232,424.72	\$0.00	\$1,085,808.00	\$853,383.25	\$0.00	\$21,224,098.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$21,224,098.00	1.05%	\$0.00	\$1,085,808.00	\$232,424.72	\$0.00
45	No	No	No	Si	\$21,224,098.00	\$0.00	\$223,440.58	\$0.00	\$1,085,808.00	\$862,367.44	\$0.00	\$20,361,730.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$20,361,730.00	1.05%	\$0.00	\$1,085,808.00	\$223,440.58	\$0.00
46	No	No	No	Si	\$20,361,730.00	\$0.00	\$214,361.84	\$0.00	\$1,085,808.00	\$871,446.12	\$0.00	\$19,490,284.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$19,490,284.00	1.05%	\$0.00	\$1,085,808.00	\$214,361.84	\$0.00
47	No	No	No	Si	\$19,490,284.00	\$0.00	\$205,187.53	\$0.00	\$1,085,808.00	\$880,620.44	\$0.00	\$18,609,664.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$18,609,664.00	1.05%	\$0.00	\$1,085,808.00	\$205,187.53	\$0.00
48	No	No	No	Si	\$18,609,664.00	\$0.00	\$195,916.64	\$0.00	\$1,085,807.00	\$889,890.38	\$0.00	\$17,719,774.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$17,719,774.00	1.05%	\$0.00	\$1,085,807.00	\$195,916.64	\$0.00
49	No	No	No	Si	\$17,719,774.00	\$0.00	\$186,548.16	\$0.00	\$1,085,808.00	\$899,259.81	\$0.00	\$16,820,514.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$16,820,514.00	1.05%	\$0.00	\$1,085,808.00	\$186,548.16	\$0.00
50	No	No	No	Si	\$16,820,514.00	\$0.00	\$177,081.03	\$0.00	\$1,085,807.00	\$908,725.94	\$0.00	\$15,911,787.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$15,911,787.00	1.05%	\$0.00	\$1,085,807.00	\$177,081.03	\$0.00
51	No	No	No	Si	\$15,911,787.00	\$0.00	\$167,514.27	\$0.00	\$1,085,808.00	\$918,293.75	\$0.00	\$14,993,494.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$14,993,494.00	1.05%	\$0.00	\$1,085,808.00	\$167,514.27	\$0.00
52	No	No	No	Si	\$14,993,494.00	\$0.00	\$157,846.75	\$0.00	\$1,085,807.00	\$927,960.25	\$0.00	\$14,065,533.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$14,065,533.00	1.05%	\$0.00	\$1,085,807.00	\$157,846.75	\$0.00
53	No	No	No	Si	\$14,065,533.00	\$0.00	\$148,077.48	\$0.00	\$1,085,808.00	\$937,730.50	\$0.00	\$13,127,803.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$13,127,803.00	1.05%	\$0.00	\$1,085,808.00	\$148,077.48	\$0.00
54	No	No	No	Si	\$13,127,803.00	\$0.00	\$138,205.34	\$0.00	\$1,085,807.00	\$947,601.62	\$0.00	\$12,180,201.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$12,180,201.00	1.05%	\$0.00	\$1,085,807.00	\$138,205.34	\$0.00
55	No	No	No	Si	\$12,180,201.00	\$0.00	\$128,229.30	\$0.00	\$1,085,808.00	\$957,578.69	\$0.00	\$11,222,623.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$11,222,623.00	1.05%	\$0.00	\$1,085,808.00	\$128,229.30	\$0.00
56	No	No	No	Si	\$11,222,623.00	\$0.00	\$118,148.22	\$0.00	\$1,085,807.00	\$967,658.81	\$0.00	\$10,254,964.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$10,254,964.00	1.05%	\$0.00	\$1,085,807.00	\$118,148.22	\$0.00
57	No	No	No	Si	\$10,254,964.00	\$0.00	\$107,961.01	\$0.00	\$1,085,808.00	\$977,847.00	\$0.00	\$9,277,170.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$9,277,170.00	1.05%	\$0.00	\$1,085,808.00	\$107,961.01	\$0.00
58	No	No	No	Si	\$9,277,170.00	\$0.00	\$97,666.55	\$0.00	\$1,085,807.00	\$988,140.44	\$0.00	\$8,288,976.50	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$8,288,976.50	1.05%	\$0.00	\$1,085,807.00	\$97,666.55	\$0.00
59	No	No	No	Si	\$8,288,976.50	\$0.00	\$87,263.72	\$0.00	\$1,085,808.00	\$998,544.31	\$0.00	\$7,290,432.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$7,290,432.00	1.05%	\$0.00	\$1,085,808.00	\$87,263.72	\$0.00
60	No	No	No	Si	\$7,290,432.00	\$0.00	\$76,751.36	\$0.00	\$1,085,807.00	\$1,009,055.62	\$0.00	\$6,281,376.50	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$6,281,376.50	1.05%	\$0.00	\$1,085,807.00	\$76,751.36	\$0.00
61	No	No	No	Si	\$6,281,376.50	\$0.00	\$66,128.34	\$0.00	\$1,085,808.00	\$1,019,679.69	\$0.00	\$5,261,697.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$5,261,697.00	1.05%	\$0.00	\$1,085,808.00	\$66,128.34	\$0.00
62	No	No	No	Si	\$5,261,697.00	\$0.00	\$55,393.48	\$0.00	\$1,085,807.00	\$1,030,413.50	\$0.00	\$4,231,283.50	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$4,231,283.50	1.05%	\$0.00	\$1,085,807.00	\$55,393.48	\$0.00
63	No	No	No	Si	\$4,231,283.50	\$0.00	\$44,545.61	\$0.00	\$1,085,808.00	\$1,041,262.38	\$0.00	\$3,190,021.00	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$3,190,021.00	1.05%	\$0.00	\$1,085,808.00	\$44,545.61	\$0.00
64	No	No	No	Si	\$3,190,021.00	\$0.00	\$33,583.53	\$0.00	\$1,085,807.00	\$1,052,223.50	\$0.00	\$2,137,797.50	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$2,137,797.50	1.05%	\$0.00	\$1,085,807.00	\$33,583.53	\$0.00
65	No	No	No	Si	\$2,137,797.50	\$0.00	\$22,506.05	\$0.00	\$1,085,808.00	\$1,063,302.00	\$0.00	\$1,074,495.50	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$1,074,495.50	1.05%	\$0.00	\$1,085,808.00	\$22,506.05	\$0.00

Tabla de amortización																										
66	No	No	No	Si	\$1,074,495.50	\$0.00	\$11,311.95	\$0.00	\$1,085,807.00	\$1,074,495.00	\$0.00	\$0.41	\$0.00	0	\$-0.00	\$-0.00	\$0.00	\$0.00	\$0.00	\$-0.00	\$0.41	1.05%	\$0.00	\$1,085,807.00	\$11,311.95	\$0.00

Apreciado aspirante:

De acuerdo con la información que suministraste en el Formulario de Solicitud de Crédito Educativo, adjuntamos la información que arroja el simulador de crédito con una proyección estimada de la financiación a la que aspiras acceder.

Es importante que sepas que la información suministrada en esta simulación te ofrece valores proyectados o aproximados. Por lo tanto, debes tenerlos en cuenta como referencia, y no como información final y definitiva, al momento de la liquidación total del tu crédito

Ten en cuenta que el comportamiento de tu crédito educativo, está determinado por las condiciones de la línea que elijas, tu comportamiento de pagos y las condiciones descritas en el Reglamento de Crédito Educativo de la entidad, el cual puedes encontrar en el siguiente enlace: <https://portal.icetex.gov.co/Portal/Home/el-icetex/biblioteca/reglamentodecredito>

El objetivo de este simulador es el de brindarte una información estimada del comportamiento del crédito educativo. Debes saber que el simulador no comprende costos asociados a dicho crédito como son los siguientes:

-Aporte al Fondo de Invalidez y Muerte, que el estudiante debe pagar en cada período académico de acuerdo con el valor financiado y que corresponde a un 2% del valor de la matrícula.

-Pago del estudio en centrales de riesgo, que se hace en el momento de solicitar el crédito para que sean evaluados los antecedentes crediticios del deudor solidario postulado.

-Otros gastos que surgen como novedades por pagos no realizados o retrasos en estos, como son los intereses causados y no reembolsados en la etapa de estudios (si la línea contempla estos pagos en esta etapa) y los intereses de mora por presentarse días vencidos en la fecha del pago de la cuota.

Al ser esta una simulación proyectada en el tiempo, debes también tener en cuenta que el monto total variará de acuerdo con:

- El incremento del costo de la matrícula que determina la Institución de Educación Superior (IES) para cada período académico y que debe ser desembolsado semestralmente por ICETEX,
- El Índice de Precios al Consumidor (IPC) definido cada año por el DANE. Recuerda que el IPC es el valor del dinero ajustado en el tiempo y que las tasas de interés de ICETEX están compuestas por el IPC más unos puntos porcentuales según la línea elegida, las cuales oscilan entre el IPC más 7 puntos y el IPC más 9 puntos máximo.
- Además, en el caso de estudios en el exterior, es necesario que sepas que el costo del crédito también variará de acuerdo con la tasa de cambio de la moneda del país de destino al momento de los desembolsos, lo cual se refleja en la liquidación del crédito.
- Así mismo, te indicamos que esta simulación no contempla situaciones relacionadas con tu comportamiento crediticio que tienen un impacto en el valor total del crédito como: las demoras en tus pagos, o los mecanismos de alivio financiero que solicites en caso de dificultades, como refinanciación, prórroga, aplazamiento o congelamiento de pagos.
- Tampoco tiene en cuenta los períodos de gracia que llegues a solicitar o cualquier novedad que agilice el pago de tu financiación, como es el pago anticipado del valor parcial o total del crédito.

El contenido de este documento y/o sus anexos, es de carácter confidencial y para tu uso exclusivo, sin la intención de que sea revelada o divulgada a otras personas. El acceso al contenido de esta comunicación por cualquier otra persona diferente no está autorizado por ICETEX y es objeto de sanción de acuerdo con las normas legales aplicables.

El manejo de datos de información personal y crediticia que ingreses en este simulador será tratado de acuerdo con lo estipulado en la Política de tratamiento de datos personales (el cual puedes consultar en el sitio web de ICETEX www.icetex.gov.co o haciendo clic en el siguiente enlace: <https://portal.icetex.gov.co/Portal/Home/atencion-al-ciudadano/politica-de-tratamiento-de-datos-personales-ICETEX/>), en cumplimiento de la Ley 1581 de 2012, por la cual se dictan disposiciones para la protección de datos personales.