

**Tabela Prática para a Obtenção de Taxa de Juros**

Taxa de Juros (%)	Número de Prestações																								
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
0.50%	0.995	1.985	2.970	3.950	4.926	5.896	6.862	7.823	8.779	9.730	10.677	11.619	12.556	13.489	14.417	15.340	16.259	17.173	18.082	18.987	19.888	20.784	21.676	22.563	23.446
0.75%	0.993	1.978	2.956	3.926	4.889	5.846	6.795	7.737	8.672	9.600	10.521	11.435	12.342	13.243	14.137	15.024	15.905	16.779	17.647	18.508	19.363	20.211	21.053	21.889	22.719
1.00%	0.990	1.970	2.941	3.902	4.853	5.795	6.728	7.652	8.566	9.471	10.368	11.255	12.134	13.004	13.865	14.718	15.562	16.398	17.226	18.046	18.857	19.660	20.456	21.243	22.023
1.25%	0.988	1.963	2.927	3.878	4.818	5.746	6.663	7.568	8.462	9.346	10.218	11.079	11.930	12.771	13.601	14.420	15.230	16.030	16.819	17.599	18.370	19.131	19.882	20.624	21.357
1.50%	0.985	1.956	2.912	3.854	4.783	5.697	6.598	7.486	8.361	9.222	10.071	10.908	11.732	12.543	13.343	14.131	14.908	15.673	16.426	17.169	17.900	18.621	19.331	20.030	20.720
1.75%	0.983	1.949	2.898	3.831	4.748	5.649	6.535	7.405	8.260	9.101	9.927	10.740	11.538	12.322	13.093	13.850	14.595	15.327	16.046	16.753	17.448	18.130	18.801	19.461	20.109
2.00%	0.980	1.942	2.884	3.808	4.713	5.601	6.472	7.325	8.162	8.983	9.787	10.575	11.348	12.106	12.849	13.578	14.292	14.992	15.678	16.351	17.011	17.658	18.292	18.914	19.523
2.25%	0.978	1.934	2.870	3.785	4.679	5.554	6.410	7.247	8.066	8.866	9.649	10.415	11.164	11.896	12.612	13.313	13.998	14.668	15.323	15.964	16.590	17.203	17.803	18.389	18.962
2.50%	0.976	1.927	2.856	3.762	4.646	5.508	6.349	7.170	7.971	8.752	9.514	10.258	10.983	11.691	12.381	13.055	13.712	14.353	14.979	15.589	16.185	16.765	17.332	17.885	18.424
2.75%	0.973	1.920	2.842	3.739	4.613	5.462	6.289	7.094	7.878	8.640	9.382	10.104	10.807	11.491	12.157	12.805	13.435	14.049	14.646	15.227	15.793	16.343	16.879	17.401	17.908
3.00%	0.971	1.913	2.829	3.717	4.580	5.417	6.230	7.020	7.786	8.530	9.253	9.954	10.635	11.296	11.940	12.561	13.166	13.754	14.324	14.877	15.415	15.937	16.444	16.936	17.413
3.25%	0.969	1.907	2.815	3.695	4.547	5.373	6.172	6.946	7.696	8.422	9.126	9.807	10.467	11.106	11.725	12.324	12.905	13.467	14.012	14.539	15.050	15.545	16.024	16.488	16.938
3.50%	0.966	1.900	2.802	3.673	4.515	5.329	6.115	6.874	7.608	8.317	9.002	9.663	10.303	10.921	11.517	12.094	12.651	13.190	13.710	14.212	14.698	15.167	15.620	16.058	16.482
3.75%	0.964	1.893	2.788	3.651	4.483	5.285	6.058	6.803	7.518	8.213	8.880	9.523	10.142	10.740	11.315	11.870	12.405	12.920	13.417	13.896	14.358	14.803	15.232	15.645	16.043
4.00%	0.962	1.886	2.775	3.630	4.452	5.242	6.002	6.733	7.435	8.111	8.760	9.385	9.986	10.563	11.118	11.652	12.166	12.659	13.134	13.590	14.029	14.451	14.857	15.247	15.622
4.25%	0.959	1.879	2.762	3.609	4.421	5.200	5.947	6.664	7.351	8.011	8.644	9.250	9.833	10.391	10.927	11.440	11.933	12.406	12.859	13.294	13.712	14.112	14.496	14.864	15.217
4.50%	0.957	1.873	2.749	3.588	4.390	5.158	5.893	6.596	7.269	7.913	8.529	9.119	9.683	10.223	10.740	11.234	11.707	12.160	12.593	13.008	13.405	13.784	14.148	14.495	14.828
4.75%	0.955	1.866	2.736	3.567	4.360	5.117	5.839	6.529	7.188	7.816	8.417	8.990	9.537	10.059	10.557	11.033	11.488	11.921	12.335	12.731	13.108	13.468	13.812	14.141	14.454
5.00%	0.952	1.859	2.723	3.546	4.329	5.076	5.786	6.463	7.108	7.722	8.306	8.863	9.394	9.899	10.380	10.838	11.274	11.690	12.085	12.462	12.821	13.163	13.489	13.799	14.094
5.25%	0.950	1.853	2.711	3.525	4.300	5.035	5.734	6.398	7.029	7.629	8.198	8.740	9.254	9.742	10.206	10.647	11.066	11.465	11.843	12.202	12.544	12.868	13.176	13.469	13.747
5.50%	0.948	1.846	2.698	3.505	4.270	4.996	5.683	6.335	6.952	7.538	8.093	8.619	9.117	9.590	10.038	10.462	10.865	11.246	11.608	11.950	12.275	12.583	12.875	13.152	13.414
5.75%	0.946	1.840	2.685	3.485	4.241	4.956	5.632	6.272	6.876	7.448	7.989	8.500	8.983	9.441	9.873	10.282	10.668	11.034	11.379	11.706	12.015	12.308	12.584	12.846	13.093
6.00%	0.943	1.833	2.673	3.465	4.212	4.917	5.582	6.210	6.802	7.360	7.887	8.384	8.853	9.295	9.712	10.106	10.477	10.828	11.158	11.470	11.764	12.042	12.303	12.550	12.783
6.25%	0.941	1.827	2.661	3.445	4.184	4.879	5.533	6.149	6.728	7.274	7.787	8.270	8.725	9.153	9.556	9.935	10.291	10.627	10.943	11.241	11.521	11.784	12.032	12.266	12.485
6.50%	0.939	1.821	2.648	3.426	4.156	4.841	5.485	6.089	6.656	7.189	7.689	8.159	8.600	9.014	9.403	9.768	10.111	10.432	10.735	11.019	11.285	11.535	11.770	11.991	12.198
6.75%	0.937	1.814	2.636	3.406	4.128	4.804	5.437	6.030	6.585	7.105	7.593	8.050	8.477	8.878	9.253	9.605	9.935	10.243	10.532	10.803	11.057	11.294	11.517	11.725	11.921
7.00%	0.935	1.808	2.624	3.387	4.100	4.767	5.389	5.971	6.515	7.024	7.499	7.943	8.358	8.745	9.108	9.447	9.763	10.059	10.336	10.594	10.836	11.061	11.272	11.469	11.654
7.25%	0.932	1.802	2.612	3.368	4.073	4.730	5.343	5.914	6.447	6.943	7.406	7.838	8.240	8.616	8.966	9.292	9.596	9.880	10.145	10.391	10.621	10.836	11.036	11.222	11.396
7.50%	0.930	1.796	2.601	3.349	4.046	4.694	5.297	5.857	6.379	6.864	7.315	7.735	8.126	8.489	8.827	9.142	9.434	9.706	9.959	10.194	10.413	10.617	10.807	10.983	11.147
7.75%	0.928	1.789	2.589	3.331	4.019	4.658	5.251	5.802	6.312	6.786	7.226	7.635	8.014	8.365	8.692	8.995	9.276	9.537	9.779	10.004	10.212	10.406	10.585	10.752	10.907
8.00%	0.926	1.783	2.577	3.312	3.993	4.623	5.205	5.747	6.247	6.710	7.139	7.536	7.904	8.244	8.559	8.851	9.122	9.372	9.604	9.818	10.017	10.201	10.371	10.529	10.675
8.25%	0.924	1.777	2.566	3.294	3.967	4.588	5.162	5.693	6.182	6.635	7.053	7.439	7.796	8.126	8.430	8.712	8.971	9.212	9.433	9.638	9.827	10.002	10.164	10.313	10.451
8.50%	0.922	1.771	2.554	3.276	3.941	4.554	5.119	5.639	6.119	6.565	6.969	7.345	7.691	8.010	8.304	8.575	8.825	9.055	9.268	9.463	9.644	9.810	9.963	10.104	10.241
8.75%	0.920	1.765	2.543	3.258	3.915	4.520	5.075	5.587	6.057	6.489	6.886	7.252	7.588	7.897	8.181	8.442	8.683	8.904	9.107	9.294	9.465	9.623	9.769	9.902	10.025
9.00%	0.917	1.759	2.531	3.240	3.890	4.486	5.033	5.535	5.995	6.418	6.805	7.161	7.487	7.786	8.061	8.313	8.544	8.756	8.950	9.129	9.292	9.442	9.580	9.707	9.823
9.25%	0.915	1.753	2.520	3.222	3.865	4.453	4.991	5.484	5.935	6.348	6.726	7.071	7.388	7.678	7.943	8.186	8.408	8.612	8.798	8.968	9.124	9.267	9.398	9.517	9.627
9.50%	0.913	1.747	2.509	3.204	3.840	4.420	4.950	5.433	5.875	6.279	6.647	6.984	7.291	7.572	7.828	8.062	8.276	8.471	8.650	8.812	8.961	9.097	9.221	9.334	9.438
9.75%	0.911	1.741	2.498	3.187	3.815	4.387	4.909	5.384	5.817	6.211	6.570	6.898	7.196	7.468	7.716	7.942	8.147	8.335	8.505	8.661	8.803	8.932	9.049	9.157	9.254
10.00%	0.909	1.736	2.487	3.170	3.791	4.355	4.868	5.335	5.759	6.145	6.495	6.814	7.103	7.367	7.606	7.824	8.022	8.201	8.365	8.514	8.649	8.772	8.883	8.985	9.077
10.25%	0.907	1.730	2.476	3.153	3.767	4.324	4.828	5.287	5.702	6.079	6.421	6.731	7.012	7.267	7.499	7.709	7.899	8.072	8.228	8.370	8.499	8.616	8.722	8.818	8.905
10.50%	0.905	1.724	2.465	3.136	3.743	4.292	4.789	5.239	5.646	6.015	6.348	6.650	6.923	7.170	7.394	7.596	7.779	7.945	8.095	8.231	8.354	8.465	8.566	8.657	8.739
10.75%	0.903	1.718	2.454	3.119	3.719	4.261	4.751	5.192	5.591	5.951	6.277	6.570	6.836	7.075	7.291	7.486	7.663	7.822	7.966	8.095	8.212	8.318	8.414	8.500	8.578
11.00%	0.901	1.713	2.444	3.102	3.696	4.231	4.712	5.146	5.537	5.889	6.207	6.492	6.750	6.982	7.191	7.379	7.549	7.702	7.839	7.963	8.075	8.176	8.266	8.348	8.422
11.25%	0.899	1.707	2.433	3.086	3.673	4.200	4.674	5.101	5.484	5.828	6.138	6.416	6.666	6.891	7.093	7.274	7.438	7.584	7.716	7.835	7.941	8.037	8.123	8.201	8.270
11.50%	0.897	1.701	2.423	3.070	3.650	4.170	4.637	5.																	

**Solução:**

1º) Valor Financiado = valor do Produto que está sendo adquirido menos o valor da entrada:

$$\text{R\$ } 130,80 - \text{R\$ } 15,00 = \text{R\$ } 115,80$$

2º) R\$ 115,80 (Valor encontrado no primeiro passo) dividido por R\$ 15,00 (Valor da Prestação):  $\text{R\$ } 115,80 : \text{R\$ } 15,00 = 7,72$

3º) O valor 7,72 (encontrado no segundo passo) deverá ser localizado na coluna 10 relativa ao número de prestações.

4º) Retornar para a primeira coluna e você encontrará 5% como a taxa de juros cobrada.