

2023年12月13日 かしこい消費者になるための社会人基礎力向上セミナー 資料1-3
手数料が年15%の リボ払いの計算

①18歳の時だけ、4月に4万円、6月に6万円、10月に8万円使い、
毎月5千円と手数料を支払った場合

年令	月	購入金額	定額支払	手数料	支払合計	債務残高
18歳	4	40,000	0	0	0	40,000
	5		5,000	500	5,500	35,000
	6	60,000	5,000	438	5,438	90,000
	7		5,000	1,125	6,125	85,000
	8		5,000	1,063	6,063	80,000
	9		5,000	1,000	6,000	75,000
	10	80,000	5,000	938	5,938	150,000
	11		5,000	1,875	6,875	145,000
	12		5,000	1,813	6,813	140,000
	1		5,000	1,750	6,750	135,000
	2		5,000	1,688	6,688	130,000
	3		5,000	1,625	6,625	125,000
19歳	4		5,000	1,563	6,563	120,000
	5		5,000	1,500	6,500	115,000
	6		5,000	1,438	6,438	110,000
	7		5,000	1,375	6,375	105,000
	8		5,000	1,313	6,313	100,000
	9		5,000	1,250	6,250	95,000
	10		5,000	1,188	6,188	90,000
	11		5,000	1,125	6,125	85,000
	12		5,000	1,063	6,063	80,000
	1		5,000	1,000	6,000	75,000
	2		5,000	938	5,938	70,000
	3		5,000	875	5,875	65,000
20歳	4		5,000	813	5,813	60,000
	5		5,000	750	5,750	55,000
	6		5,000	688	5,688	50,000
	7		5,000	625	5,625	45,000
	8		5,000	563	5,563	40,000
	9		5,000	500	5,500	35,000
	10		5,000	438	5,438	30,000
	11		5,000	375	5,375	25,000
	12		5,000	313	5,313	20,000
	1		5,000	250	5,250	15,000
	2		5,000	188	5,188	10,000
	3		5,000	125	5,125	5,000
21歳	4		5,000	63	5,063	0
	計	180,000	180,000	34,125	214,125	
		購入金額	定額支払	手数料	支払合計	債務残高

①18歳の時だけ、4月に4万円、6月に6万円、10月に8万円使い、毎月5千円と手数料を支払った場合

②18歳の時と19歳の時の2年間だけ、①と同様のリボ払いを使った場合

年令	月	購入金額	定額支払	手数料	支払合計	債務残高
18歳	4	40,000	0	0	0	40,000
	5		5,000	500	5,500	35,000
	6	60,000	5,000	1,188	6,188	90,000
	7		5,000	1,125	6,125	85,000
	8		5,000	1,063	6,063	80,000
	9		5,000	1,000	6,000	75,000
	10	80,000	5,000	1,938	6,938	150,000
	11		5,000	1,875	6,875	145,000
	12		5,000	1,813	6,813	140,000
	1		5,000	1,750	6,750	135,000
	2		5,000	1,688	6,688	130,000
	3		5,000	1,625	6,625	125,000
19歳	4	40,000	5,000	2,063	7,063	160,000
	5		5,000	2,000	7,000	155,000
	6	60,000	5,000	2,688	7,688	210,000
	7		5,000	2,625	7,625	205,000
	8		5,000	2,563	7,563	200,000
	9		5,000	2,500	7,500	195,000
	10	80,000	5,000	3,438	8,438	270,000
	11		5,000	3,375	8,375	265,000
	12		5,000	3,313	8,313	260,000
	1		5,000	3,250	8,250	255,000
	2		5,000	3,188	8,188	250,000
	3		5,000	3,125	8,125	245,000
20歳	4		5,000	3,063	8,063	240,000
	5		5,000	3,000	8,000	235,000
	6		5,000	2,938	7,938	230,000
	7		5,000	2,875	7,875	225,000
	8		5,000	2,813	7,813	220,000
	9		5,000	2,750	7,750	215,000
	10		5,000	2,688	7,688	210,000
	11		5,000	2,625	7,625	205,000
	12		5,000	2,563	7,563	200,000
	1		5,000	2,500	7,500	195,000
	2		5,000	2,438	7,438	190,000
	3		5,000	2,375	7,375	185,000
21歳	4		5,000	2,313	7,313	180,000
	5		5,000	2,250	7,250	175,000
	6		5,000	2,188	7,188	170,000
	7		5,000	2,125	7,125	165,000
	8		5,000	2,063	7,063	160,000
	9		5,000	2,000	7,000	155,000
	10		5,000	1,938	6,938	150,000
	11		5,000	1,875	6,875	145,000
	12		5,000	1,813	6,813	140,000
	1		5,000	1,750	6,750	135,000
	2		5,000	1,688	6,688	130,000
	3		5,000	1,625	6,625	125,000
22歳	4		5,000	1,563	6,563	120,000
	5		5,000	1,500	6,500	115,000
	6		5,000	1,438	6,438	110,000
	7		5,000	1,375	6,375	105,000
	8		5,000	1,313	6,313	100,000
	9		5,000	1,250	6,250	95,000
	10		5,000	1,188	6,188	90,000
	11		5,000	1,125	6,125	85,000
	12		5,000	1,063	6,063	80,000
	1		5,000	1,000	6,000	75,000
	2		5,000	938	5,938	70,000
	3		5,000	875	5,875	65,000
23歳	4		5,000	813	5,813	60,000
	5		5,000	750	5,750	55,000
	6		5,000	688	5,688	50,000
	7		5,000	625	5,625	45,000
	8		5,000	563	5,563	40,000
	9		5,000	500	5,500	35,000
	10		5,000	438	5,438	30,000
	11		5,000	375	5,375	25,000
	12		5,000	313	5,313	20,000
	1		5,000	250	5,250	15,000
	2		5,000	188	5,188	10,000
	3		5,000	125	5,125	5,000
24歳	4		5,000	63	5,063	0
	計	360,000	355,000	126,188	481,188	
		購入金額	定額支払	手数料	支払合計	債務残高

②18歳の時と19歳の時の2年間だけ、①と同様のリボ払いを使った場合

③20歳になってからも、①②と同様のリボ払いを使い続けた場合

年令	月	購入金額	定額支払	手数料	支払合計	債務残高
18歳	4	40,000	0	0	0	40,000
	5		5,000	500	5,500	35,000
	6	60,000	5,000	1,188	6,188	90,000
	7		5,000	1,125	6,125	85,000
	8		5,000	1,063	6,063	80,000
	9		5,000	1,000	6,000	75,000
	10	80,000	5,000	1,938	6,938	150,000
	11		5,000	1,875	6,875	145,000
	12		5,000	1,813	6,813	140,000
	19歳	1	5,000	1,750	6,750	135,000
	2		5,000	1,688	6,688	130,000
	3		5,000	1,625	6,625	125,000
19歳	4	40,000	5,000	2,063	7,063	160,000
	5		5,000	2,000	7,000	155,000
	6	60,000	5,000	2,688	7,688	210,000
	7		5,000	2,625	7,625	205,000
	8		5,000	2,563	7,563	200,000
	9		5,000	2,500	7,500	195,000
	10	80,000	5,000	3,438	8,438	270,000
	11		5,000	3,375	8,375	265,000
	12		5,000	3,313	8,313	260,000
	20歳	1	5,000	3,250	8,250	255,000
	2		5,000	3,188	8,188	250,000
	3		5,000	3,125	8,125	245,000
20歳	4	40,000	5,000	3,563	8,563	280,000
	5		5,000	3,500	8,500	275,000
	6	60,000	5,000	4,188	9,188	330,000
	7		5,000	4,125	9,125	325,000
	8		5,000	4,063	9,063	320,000
	9		5,000	4,000	9,000	315,000
	10	80,000	5,000	4,938	9,938	390,000
	11		5,000	4,875	9,875	385,000
	12		5,000	4,813	9,813	380,000
	21歳	1	5,000	4,750	9,750	375,000
	2		5,000	4,688	9,688	370,000
	3		5,000	4,625	9,625	365,000
21歳	4	40,000	5,000	5,063	10,063	400,000
	5		5,000	5,000	10,000	395,000
	6	60,000	5,000	5,688	10,688	450,000
	7		5,000	5,625	10,625	445,000
	8		5,000	5,563	10,563	440,000
	9		5,000	5,500	10,500	435,000
	10	80,000	5,000	6,438	11,438	510,000
	11		5,000	6,375	11,375	505,000
	12		5,000	6,313	11,313	500,000
	22歳	1	5,000	6,250	11,250	495,000
	2		5,000	6,188	11,188	490,000
	3		5,000	6,125	11,125	485,000
22歳	4	40,000	5,000	6,563	11,563	520,000
	5		5,000	6,500	11,500	515,000
	6	60,000	5,000	7,188	12,188	570,000
	7		5,000	7,125	12,125	565,000
	8		5,000	7,063	12,063	560,000
	9		5,000	7,000	12,000	555,000
	10	80,000	5,000	7,938	12,938	630,000
	11		5,000	7,875	12,875	625,000
	12		5,000	7,813	12,813	620,000
	23歳	1	5,000	7,750	12,750	615,000
	2		5,000	7,688	12,688	610,000
	3		5,000	7,625	12,625	605,000
23歳	4	40,000	5,000	8,063	13,063	640,000
	5		5,000	8,000	13,000	635,000
	6	60,000	5,000	8,688	13,688	690,000
	7		5,000	8,625	13,625	685,000
	8		5,000	8,563	13,563	680,000
	9		5,000	8,500	13,500	675,000
	10	80,000	5,000	9,438	14,438	750,000
	11		5,000	9,375	14,375	745,000
	12		5,000	9,313	14,313	740,000
	24歳	1	5,000	9,250	14,250	735,000
	2		5,000	9,188	14,188	730,000
	3		5,000	9,125	14,125	725,000
24歳	4	40,000	5,000	9,563	14,563	760,000
	5		5,000	9,500	14,500	755,000
	6	60,000	5,000	10,188	15,188	810,000
	7		5,000	10,125	15,125	805,000
	8		5,000	10,063	15,063	800,000
	9		5,000	10,000	15,000	795,000
	10	80,000	5,000	10,938	15,938	870,000
	11		5,000	10,875	15,875	865,000
	12		5,000	10,813	15,813	860,000
	25歳	1	5,000	10,750	15,750	855,000
	2		5,000	10,688	15,688	850,000
	3		5,000	10,625	15,625	845,000
25歳	4	40,000	5,000	11,063	16,063	880,000
	5		5,000	11,000	16,000	875,000
	6	60,000	5,000	11,688	16,688	930,000
	7		5,000	11,625	16,625	925,000
	8		5,000	11,563	16,563	920,000
	9		5,000	11,500	16,500	915,000
	10	80,000	5,000	12,438	17,438	990,000
	11		5,000	12,375	17,375	985,000
	12		5,000	12,313	17,313	980,000
	26歳	1	5,000	12,250	17,250	975,000
	2		5,000	12,188	17,188	970,000
	3		5,000	12,125	17,125	965,000
26歳	4	40,000	5,000	12,563	17,563	1,000,000
	5		5,000	12,500	17,500	995,000
	6	60,000	5,000	13,188	18,188	1,050,000
	7		5,000	13,125	18,125	1,045,000
	8		5,000	13,063	18,063	1,040,000
	9		5,000	13,000	18,000	1,035,000
	10	80,000	5,000	13,938	18,938	1,110,000
	11		5,000	13,875	18,875	1,105,000
	12		5,000	13,813	18,813	1,100,000
	計	1,620,000	520,000	751,500	1,271,500	
	購入金額	定額支払	手数料	支払合計	債務残高	