

Zinseszinsrechnung Und Abschreibung - , Alexander Reichardt

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Die Zinseszinsrechnung ist eine der Grundlagen der Finanzmathematik. Obwohl in der Schule meist schon behandelt, findet die Zins- und Zinseszinsrechnung auch in der Betriebswirtschaftslehre - wenn auch in erweiterter Form - Anwendung. Auch im alltäglichen Leben trifft man häufig auf Zins- und Zinseszinsrechnung: Ob es nun um eine einfache Überlegung über die Erträge eines Sparbuchs, oder um komplizierte Anlageberechnungen geht, erkennt man schnell: Schon bei einigen entsprechenden Parametern entwickelt sich die zu Anfangs meist sehr einfache Rechnung in Form der Zinsrechnung (wie viel Geld 'erspart' man, wenn 1000 € für 1 Jahr zu einem Zinssatz von 5% angelegt werden) zu wesentlich komplexeren Berechnungen, die nicht ohne Weiteres - und schon gar nicht im Kopf - zu lösen sind. Bei diesen Parametern handelt es sich allerdings nicht um sonderlich ausgefallene Gegebenheiten, sondern um alltägliche Dinge, wie die Einzahlung und Auszahlung während des Jahres, die Verzinsung der Zinsen und die Veränderung des Zinssatzes. Die folgenden Ausführungen sollen die verschiedenen Möglichkeiten der Zinseszinsrechnung aufzeigen, erläutern und an Hand von Beispielen anschaulich machen.

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