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EASY
TO USE

STUDENT LOAN REPAYMENT EXCEL SPREADSHEET

Data Input		Loan Summary				
Annual Interest rate	5.0%	Scheduled payment		\$323.71		
Loan term (in years)	10	No. of Scheduled Payments		120		
No. of Payments per year	12	Actual no. of payments		120		
Loan Amount	\$30,000	Total scheduled payments		\$38,844.00		
Extra payment	\$100	Total interest		\$7,889.81		
Period	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest Charge	Balance
0						\$30,000.00
1	\$323.71	\$100.00	\$423.71	\$177.68	\$145.83	\$29,792.12
2	\$323.71	\$100.00	\$423.71	\$179.04	\$144.68	\$29,463.08
3	\$323.71	\$100.00	\$423.71	\$180.20	\$143.51	\$29,142.87
4	\$323.71	\$100.00	\$423.71	\$181.37	\$142.35	\$28,821.52
5	\$323.71	\$100.00	\$423.71	\$182.54	\$141.17	\$28,499.78
6	\$323.71	\$100.00	\$423.71	\$183.71	\$140.00	\$28,176.27

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Amy Loftsgordon,Cara O'Neill

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