

# Amortization Table :

# EDUCATIONAL

## Initial Data

### LOAN DATA

Loan amount: **49,000.00**  
 Annual interest rate: **18%**  
 Term in years: **2**  
 Payments per year: **24**  
 First payment due: **11/15/2012**

### TABLE DATA

Table starts at date: **11/15/2012**  
 or at payment number: **1**

**18%**

### PERIODIC PAYMENT

semi-monthly  
 Payments **1,219.37**

Emp.No: **0**

**Luna, Rochelle**  
**HONDA CARS**

### CALCULATIONS

Use payment of: **1,219.37**  
 1st payment in table: **1**

Beginning balance at payment 1: **49,000.00**  
 Cumulative interest prior to payment 1: **0.00**

## Table

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	11/15/12	49,000.00	367.50	851.87	48,148.13	9,162.12	367.50
2	11/30/12	48,148.13	361.11	858.26	47,289.88	8,801.01	728.61
3	12/15/12	47,289.88	354.67	864.69	46,425.18	8,446.33	1,083.29
4	12/31/12	46,425.18	348.19	871.18	45,554.01	8,098.15	1,431.47
5	01/15/13	45,554.01	341.66	877.71	44,676.29	7,756.49	1,773.13
6	01/31/13	44,676.29	335.07	884.29	43,792.00	7,421.42	2,108.20
7	02/15/13	43,792.00	328.44	890.93	42,901.07	7,092.98	2,436.64
8	02/28/13	42,901.07	321.76	897.61	42,003.46	6,771.22	2,758.40
9	03/15/13	42,003.46	315.03	904.34	41,099.12	6,456.19	3,073.43
10	03/31/13	41,099.12	308.24	911.12	40,188.00	6,147.95	3,381.67
11	04/15/13	40,188.00	301.41	917.96	39,270.04	5,846.54	3,683.08
12	04/30/13	39,270.04	294.53	924.84	38,345.20	5,552.02	3,977.60
13	05/15/13	38,345.20	287.59	931.78	37,413.42	5,264.43	4,265.19
14	05/31/13	37,413.42	280.60	938.77	36,474.65	4,983.83	4,545.79
15	06/15/13	36,474.65	273.56	945.81	35,528.85	4,710.27	4,819.35
16	06/30/13	35,528.85	266.47	952.90	34,575.95	4,443.80	5,085.82
17	07/15/13	34,575.95	259.32	960.05	33,615.90	4,184.48	5,345.14
18	07/31/13	33,615.90	252.12	967.25	32,648.65	3,932.36	5,597.26
19	08/15/13	32,648.65	244.86	974.50	31,674.15	3,687.50	5,842.12
20	08/31/13	31,674.15	237.56	981.81	30,692.34	3,449.94	6,079.68
21	09/15/13	30,692.34	230.19	989.17	29,703.16	3,219.75	6,309.87
22	09/30/13	29,703.16	222.77	996.59	28,706.57	2,996.97	6,532.65
23	10/15/13	28,706.57	215.30	1,004.07	27,702.50	2,781.67	6,747.95
24	10/31/13	27,702.50	207.77	1,011.60	26,690.90	2,573.91	6,955.71
25	11/15/13	26,690.90	200.18	1,019.19	25,671.72	2,373.72	7,155.90
26	11/30/13	25,671.72	192.54	1,026.83	24,644.89	2,181.19	7,348.43
27	12/15/13	24,644.89	184.84	1,034.53	23,610.36	1,996.35	7,533.27
28	12/31/13	23,610.36	177.08	1,042.29	22,568.07	1,819.27	7,710.35
29	01/15/14	22,568.07	169.26	1,050.11	21,517.96	1,650.01	7,879.61
30	01/31/14	21,517.96	161.38	1,057.98	20,459.98	1,488.63	8,040.99
31	02/15/14	20,459.98	153.45	1,065.92	19,394.06	1,335.18	8,194.44
32	02/28/14	19,394.06	145.46	1,073.91	18,320.15	1,189.72	8,339.90
33	03/15/14	18,320.15	137.40	1,081.97	17,238.19	1,052.32	8,477.30
34	03/31/14	17,238.19	129.29	1,090.08	16,148.11	923.03	8,606.59
35	04/15/14	16,148.11	121.11	1,098.26	15,049.85	801.92	8,727.70
36	04/30/14	15,049.85	112.87	1,106.49	13,943.36	689.05	8,840.57
37	05/15/14	13,943.36	104.58	1,114.79	12,828.56	584.47	8,945.15
38	05/31/14	12,828.56	96.21	1,123.15	11,705.41	488.26	9,041.36
39	06/15/14	11,705.41	87.79	1,131.58	10,573.83	400.47	9,129.15
40	06/30/14	10,573.83	79.30	1,140.06	9,433.77	321.17	9,208.45
41	07/15/14	9,433.77	70.75	1,148.61	8,285.16	250.41	9,279.21
42	07/31/14	8,285.16	62.14	1,157.23	7,127.93	188.27	9,341.35
43	08/15/14	7,127.93	53.46	1,165.91	5,962.02	134.81	9,394.81
44	08/31/14	5,962.02	44.72	1,174.65	4,787.37	90.10	9,439.52
45	09/15/14	4,787.37	35.91	1,183.46	3,603.91	54.19	9,475.43
46	09/30/14	3,603.91	27.03	1,192.34	2,411.57	27.16	9,502.46
47	10/15/14	2,411.57	18.09	1,201.28	1,210.29	9.08	9,520.54
48	10/31/14	1,210.29	9.08	1,210.29	-	0.00	9,529.62
	TOTAL	58,529.62	9,529.62	49,000.00			

Conforme : \_\_\_\_\_