# Amortization Table : EDUCATIONAL

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **25,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **1.5** |
| Payments per year: | **24** |
| First payment due: | **7/15/2011** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **7/15/2011** |
| or at payment number: | **1** |

**18%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **794.99** |

**PONTANELES, WALLY BOY**
**HONDA CARS**

**CALCULATIONS**

| | | | |
|---|---|---|---|
| Use payment of: | **794.99** | Beginning balance at payment 1: | **25,000.00** |
| 1st payment in table: | **1** | Cumulative interest prior to payment 1: | **0.00** |

## Table

| | Payment | Beginning | | | Outstanding Balance | | Cumulative |
|---|---|---|---|---|---|---|---|
| No. | Date | Balance | Interest | Principal | Principal | Interest | Interest |
| 1 | 07/15/11 | 25,000.00 | 187.50 | 607.49 | 24,392.51 | 3,432.26 | 187.50 |
| 2 | 07/31/11 | 24,392.51 | 182.94 | 612.05 | 23,780.46 | 3,249.32 | 370.44 |
| 3 | 08/15/11 | 23,780.46 | 178.35 | 616.64 | 23,163.82 | 3,070.96 | 548.80 |
| 4 | 08/31/11 | 23,163.82 | 173.73 | 621.26 | 22,542.55 | 2,897.23 | 722.53 |
| 5 | 09/15/11 | 22,542.55 | 169.07 | 625.92 | 21,916.63 | 2,728.16 | 891.60 |
| 6 | 09/30/11 | 21,916.63 | 164.37 | 630.62 | 21,286.01 | 2,563.79 | 1,055.97 |
| 7 | 10/15/11 | 21,286.01 | 159.65 | 635.35 | 20,650.66 | 2,404.14 | 1,215.61 |
| 8 | 10/31/11 | 20,650.66 | 154.88 | 640.11 | 20,010.55 | 2,249.26 | 1,370.49 |
| 9 | 11/15/11 | 20,010.55 | 150.08 | 644.91 | 19,365.63 | 2,099.19 | 1,520.57 |
| 10 | 11/30/11 | 19,365.63 | 145.24 | 649.75 | 18,715.88 | 1,953.94 | 1,665.82 |
| 11 | 12/15/11 | 18,715.88 | 140.37 | 654.62 | 18,061.26 | 1,813.57 | 1,806.19 |
| 12 | 12/31/11 | 18,061.26 | 135.46 | 659.53 | 17,401.72 | 1,678.11 | 1,941.64 |
| 13 | 01/15/12 | 17,401.72 | 130.51 | 664.48 | 16,737.24 | 1,547.60 | 2,072.16 |
| 14 | 01/31/12 | 16,737.24 | 125.53 | 669.46 | 16,067.78 | 1,422.07 | 2,197.69 |
| 15 | 02/15/12 | 16,067.78 | 120.51 | 674.48 | 15,393.30 | 1,301.56 | 2,318.20 |
| 16 | 02/29/12 | 15,393.30 | 115.45 | 679.54 | 14,713.75 | 1,186.11 | 2,433.65 |
| 17 | 03/15/12 | 14,713.75 | 110.35 | 684.64 | 14,029.11 | 1,075.76 | 2,544.00 |
| 18 | 03/31/12 | 14,029.11 | 105.22 | 689.77 | 13,339.34 | 970.54 | 2,649.22 |
| 19 | 04/15/12 | 13,339.34 | 100.05 | 694.95 | 12,644.39 | 870.50 | 2,749.26 |
| 20 | 04/30/12 | 12,644.39 | 94.83 | 700.16 | 11,944.23 | 775.66 | 2,844.09 |
| 21 | 05/15/12 | 11,944.23 | 89.58 | 705.41 | 11,238.82 | 686.08 | 2,933.68 |
| 22 | 05/31/12 | 11,238.82 | 84.29 | 710.70 | 10,528.11 | 601.79 | 3,017.97 |
| 23 | 06/15/12 | 10,528.11 | 78.96 | 716.03 | 9,812.08 | 522.83 | 3,096.93 |
| 24 | 06/30/12 | 9,812.08 | 73.59 | 721.40 | 9,090.68 | 449.24 | 3,170.52 |
| 25 | 07/15/12 | 9,090.68 | 68.18 | 726.81 | 8,363.87 | 381.06 | 3,238.70 |
| 26 | 07/31/12 | 8,363.87 | 62.73 | 732.26 | 7,631.60 | 318.33 | 3,301.43 |
| 27 | 08/15/12 | 7,631.60 | 57.24 | 737.76 | 6,893.85 | 261.09 | 3,358.66 |
| 28 | 08/31/12 | 6,893.85 | 51.70 | 743.29 | 6,150.56 | 209.39 | 3,410.37 |
| 29 | 09/15/12 | 6,150.56 | 46.13 | 748.86 | 5,401.69 | 163.26 | 3,456.50 |
| 30 | 09/30/12 | 5,401.69 | 40.51 | 754.48 | 4,647.21 | 122.75 | 3,497.01 |
| 31 | 10/15/12 | 4,647.21 | 34.85 | 760.14 | 3,887.07 | 87.89 | 3,531.86 |
| 32 | 10/31/12 | 3,887.07 | 29.15 | 765.84 | 3,121.23 | 58.74 | 3,561.02 |
| 33 | 11/15/12 | 3,121.23 | 23.41 | 771.58 | 2,349.65 | 35.33 | 3,584.43 |
| 34 | 11/30/12 | 2,349.65 | 17.62 | 777.37 | 1,572.28 | 17.71 | 3,602.05 |
| 35 | 12/15/12 | 1,572.28 | 11.79 | 783.20 | 789.08 | 5.92 | 3,613.84 |
| 36 | 12/31/12 | 789.08 | 5.92 | 789.08 | 0.00 | 0.00 | 3,619.76 |
| | TOTAL | **28,619.76** | **3,619.76** | **25,000.00** | | | |

Conforme : _____