Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**15,000.00**
Annual interest rate:	**18%**
Term in years:	**1.5**
Payments per year:	**24**
First payment due:	**10/15/2012**

TABLE DATA

Table starts at date:	**10/15/2012**
or at payment number:	**1**

18%

PERIODIC PAYMENT

semi-monthly Payments	**477.00**

Emp.No: 0

Polido, Gemma C
HONDA CARS

CALCULATIONS

Use payment of:	**477.00**	Beginning balance at payment 1:	**15,000.00**
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	10/15/12	15,000.00	112.50	364.50	14,635.50	2,059.36	112.50
2	10/31/12	14,635.50	109.77	367.23	14,268.27	1,949.59	222.27
3	11/15/12	14,268.27	107.01	369.98	13,898.29	1,842.58	329.28
4	11/30/12	13,898.29	104.24	372.76	13,525.53	1,738.34	433.52
5	12/15/12	13,525.53	101.44	375.55	13,149.98	1,636.90	534.96
6	12/31/12	13,149.98	98.62	378.37	12,771.61	1,538.27	633.58
7	01/15/13	12,771.61	95.79	381.21	12,390.40	1,442.49	729.37
8	01/31/13	12,390.40	92.93	384.07	12,006.33	1,349.56	822.30
9	02/15/13	12,006.33	90.05	386.95	11,619.38	1,259.51	912.34
10	02/28/13	11,619.38	87.15	389.85	11,229.53	1,172.37	999.49
11	03/15/13	11,229.53	84.22	392.77	10,836.76	1,088.14	1,083.71
12	03/31/13	10,836.76	81.28	395.72	10,441.03	1,006.87	1,164.99
13	04/15/13	10,441.03	78.31	398.69	10,042.35	928.56	1,243.29
14	04/30/13	10,042.35	75.32	401.68	9,640.67	853.24	1,318.61
15	05/15/13	9,640.67	72.31	404.69	9,235.98	780.94	1,390.92
16	05/31/13	9,235.98	69.27	407.73	8,828.25	711.67	1,460.19
17	06/15/13	8,828.25	66.21	410.78	8,417.47	645.46	1,526.40
18	06/30/13	8,417.47	63.13	413.86	8,003.60	582.33	1,589.53
19	07/15/13	8,003.60	60.03	416.97	7,586.63	522.30	1,649.56
20	07/31/13	7,586.63	56.90	420.10	7,166.54	465.40	1,706.46
21	08/15/13	7,166.54	53.75	423.25	6,743.29	411.65	1,760.21
22	08/31/13	6,743.29	50.57	426.42	6,316.87	361.08	1,810.78
23	09/15/13	6,316.87	47.38	429.62	5,887.25	313.70	1,858.16
24	09/30/13	5,887.25	44.15	432.84	5,454.41	269.54	1,902.31
25	10/15/13	5,454.41	40.91	436.09	5,018.32	228.64	1,943.22
26	10/31/13	5,018.32	37.64	439.36	4,578.96	191.00	1,980.86
27	11/15/13	4,578.96	34.34	442.65	4,136.31	156.66	2,015.20
28	11/30/13	4,136.31	31.02	445.97	3,690.33	125.63	2,046.22
29	12/15/13	3,690.33	27.68	449.32	3,241.02	97.96	2,073.90
30	12/31/13	3,241.02	24.31	452.69	2,788.33	73.65	2,098.21
31	01/15/14	2,788.33	20.91	456.08	2,332.24	52.74	2,119.12
32	01/31/14	2,332.24	17.49	459.50	1,872.74	35.25	2,136.61
33	02/15/14	1,872.74	14.05	462.95	1,409.79	21.20	2,150.66
34	02/28/14	1,409.79	10.57	466.42	943.37	10.63	2,161.23
35	03/15/14	943.37	7.08	469.92	473.45	3.55	2,168.30
36	03/31/14	473.45	3.55	473.45	-	0.00	2,171.86
	TOTAL	**17,171.86**	**2,171.86**	**15,000.00**			

Conforme : _____