# Amortization Table : EDUCATIONAL

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **10,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **0.5** |
| Payments per year: | **24** |
| First payment due: | **7/15/2012** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **7/15/2012** |
| or at payment number: | **1** |

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **874.51** |

***SPECIAL PROMO*** **18%**

Emp.No: 0

**Raymundo, Rosemary M.**
**INTEGREON**

**CALCULATIONS**

| | |
|---|---|
| Use payment of: | **874.51** |
| 1st payment in table: | **1** |
| Beginning balance at payment 1: | **10,000.00** |
| Cumulative interest prior to payment 1: | **0.00** |

## Table

| | Payment | Beginning | | | Outstanding Balance | | Cumulative |
|---|---|---|---|---|---|---|---|
| No. | Date | Balance | Interest | Principal | Principal | Interest | Interest |
| 1 | 07/15/12 | 10,000.00 | 75.00 | 799.51 | 9,200.49 | 419.18 | 75.00 |
| 2 | 07/31/12 | 9,200.49 | 69.00 | 805.51 | 8,394.97 | 350.17 | 144.00 |
| 3 | 08/15/12 | 8,394.97 | 62.96 | 811.55 | 7,583.42 | 287.21 | 206.97 |
| 4 | 08/31/12 | 7,583.42 | 56.88 | 817.64 | 6,765.78 | 230.34 | 263.84 |
| 5 | 09/15/12 | 6,765.78 | 50.74 | 823.77 | 5,942.01 | 179.59 | 314.58 |
| 6 | 09/30/12 | 5,942.01 | 44.57 | 829.95 | 5,112.06 | 135.03 | 359.15 |
| 7 | 10/15/12 | 5,112.06 | 38.34 | 836.17 | 4,275.89 | 96.69 | 397.49 |
| 8 | 10/31/12 | 4,275.89 | 32.07 | 842.45 | 3,433.44 | 64.62 | 429.56 |
| 9 | 11/15/12 | 3,433.44 | 25.75 | 848.76 | 2,584.68 | 38.87 | 455.31 |
| 10 | 11/30/12 | 2,584.68 | 19.39 | 855.13 | 1,729.55 | 19.48 | 474.70 |
| 11 | 12/15/12 | 1,729.55 | 12.97 | 861.54 | 868.00 | 6.51 | 487.67 |
| 12 | 12/31/12 | 868.00 | 6.51 | 868.00 | 0.00 | 0.00 | 494.18 |
| | TOTAL | **10,494.18** | **494.18** | **10,000.00** | | | |

Conforme : _____