

Amortization Table :

EDUCATIONAL

Initial Data

LOAN DATA

Loan amount: **12,000.00**
 Annual interest rate: **18%**
 Term in years: **0.5**
 Payments per year: **24**
 First payment due: **12/31/2012**

TABLE DATA

Table starts at date: **12/31/2012**
 or at payment number: **1**

18%

PERIODIC PAYMENT

semi-monthly
 Payments **1,049.42**

Emp.No: 155140

SHIRLEY MENDOZA
STREAM GLOBAL SERVICES, INC. - SHAW

CALCULATIONS

Use payment of: **1,049.42**
 1st payment in table: **1**

Beginning balance at payment 1: **12,000.00**
 Cumulative interest prior to payment 1: **0.00**

TABLE

No.	Payment Date	Beginning Balance	Interest	Principal	Outstanding Balance		Cumulative Interest
					Principal	Interest	
1	12/31/12	12,000.00	90.00	959.42	11,040.58	503.01	90.00
2	01/15/13	11,040.58	82.80	966.61	10,073.97	420.21	172.80
3	01/31/13	10,073.97	75.55	973.86	9,100.11	344.65	248.36
4	02/15/13	9,100.11	68.25	981.17	8,118.94	276.40	316.61
5	02/28/13	8,118.94	60.89	988.53	7,130.41	215.51	377.50
6	03/15/13	7,130.41	53.48	995.94	6,134.47	162.03	430.98
7	03/31/13	6,134.47	46.01	1,003.41	5,131.06	116.02	476.99
8	04/15/13	5,131.06	38.48	1,010.93	4,120.13	77.54	515.47
9	04/30/13	4,120.13	30.90	1,018.52	3,101.61	46.64	546.37
10	05/15/13	3,101.61	23.26	1,026.16	2,075.46	23.38	569.63
11	05/31/13	2,075.46	15.57	1,033.85	1,041.61	7.81	585.20
12	06/15/13	1,041.61	7.81	1,041.61	0.00	0.00	593.01
	TOTAL	12,593.01	593.01	12,000.00			

Conforme : _____