# Amortization Table : EDUCATIONAL

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **20,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **0.5** |
| Payments per year: | **24** |
| First payment due: | **9/15/2012** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **9/15/2012** |
| or at payment number: | **1** |

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **1,749.03** |

**0000155511** **18%**

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**BPI**

**CALCULATIONS**

| | |
|---|---|
| Use payment of: | **1,749.03** |
| 1st payment in table: | **1** |
| Beginning balance at payment 1: | **20,000.00** |
| Cumulative interest prior to payment 1: | **0.00** |

## Table

| No. | Payment Date | Beginning Balance | Interest | Outstanding Balance Principal | Outstanding Balance Principal | Outstanding Balance Interest | Cumulative Interest |
|---|---|---|---|---|---|---|---|
| 1 | 09/15/12 | 20,000.00 | 150.00 | 1,599.03 | 18,400.97 | 838.35 | 150.00 |
| 2 | 09/30/12 | 18,400.97 | 138.01 | 1,611.02 | 16,789.95 | 700.35 | 288.01 |
| 3 | 10/15/12 | 16,789.95 | 125.92 | 1,623.10 | 15,166.84 | 574.42 | 413.93 |
| 4 | 10/31/12 | 15,166.84 | 113.75 | 1,635.28 | 13,531.57 | 460.67 | 527.68 |
| 5 | 11/15/12 | 13,531.57 | 101.49 | 1,647.54 | 11,884.02 | 359.18 | 629.17 |
| 6 | 11/30/12 | 11,884.02 | 89.13 | 1,659.90 | 10,224.12 | 270.05 | 718.30 |
| 7 | 12/15/12 | 10,224.12 | 76.68 | 1,672.35 | 8,551.77 | 193.37 | 794.98 |
| 8 | 12/31/12 | 8,551.77 | 64.14 | 1,684.89 | 6,866.88 | 129.24 | 859.12 |
| 9 | 01/15/13 | 6,866.88 | 51.50 | 1,697.53 | 5,169.36 | 77.73 | 910.62 |
| 10 | 01/31/13 | 5,169.36 | 38.77 | 1,710.26 | 3,459.10 | 38.96 | 949.39 |
| 11 | 02/15/13 | 3,459.10 | 25.94 | 1,723.09 | 1,736.01 | 13.02 | 975.33 |
| 12 | 02/28/13 | 1,736.01 | 13.02 | 1,736.01 | 0.00 | 0.00 | 988.35 |
| | | | | | | | |
| | | | | | | | |
| | TOTAL | **20,988.35** | **988.35** | **20,000.00** | | | |

Conforme : _____