# Amortization Table : EDUCATIONAL

## Initial Data

**LOAN DATA**

| | |
|---|---|
| Loan amount: | **40,000.00** |
| Annual interest rate: | **18%** |
| Term in years: | **1.5** |
| Payments per year: | **24** |
| First payment due: | **7/31/2012** |

**TABLE DATA**

| | |
|---|---|
| Table starts at date: | **7/31/2012** |
| or at payment number: | **1** |

**18%**

**PERIODIC PAYMENT**

| | |
|---|---|
| semi-monthly Payments | **1,271.99** |

Emp.No: 48010924

**BECINA, ANGELYN ARANEZ**
**INTEGRATED MICROELECTRONICS, INC.**

**CALCULATIONS**

| | | | |
|---|---|---|---|
| Use payment of: | **1,271.99** | Beginning balance at payment 1: | **40,000.00** |
| 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 | 07/31/12 | 40,000.00 | 300.00 | 971.99 | 39,028.01 | 5,491.62 | 300.00 |
| 2 | 08/15/12 | 39,028.01 | 292.71 | 979.28 | 38,048.73 | 5,198.90 | 592.71 |
| 3 | 08/31/12 | 38,048.73 | 285.37 | 986.62 | 37,062.11 | 4,913.54 | 878.08 |
| 4 | 09/15/12 | 37,062.11 | 277.97 | 994.02 | 36,068.08 | 4,635.57 | 1,156.04 |
| 5 | 09/30/12 | 36,068.08 | 270.51 | 1,001.48 | 35,066.61 | 4,365.06 | 1,426.55 |
| 6 | 10/15/12 | 35,066.61 | 263.00 | 1,008.99 | 34,057.62 | 4,102.06 | 1,689.55 |
| 7 | 10/31/12 | 34,057.62 | 255.43 | 1,016.56 | 33,041.06 | 3,846.63 | 1,944.98 |
| 8 | 11/15/12 | 33,041.06 | 247.81 | 1,024.18 | 32,016.88 | 3,598.82 | 2,192.79 |
| 9 | 11/30/12 | 32,016.88 | 240.13 | 1,031.86 | 30,985.01 | 3,358.70 | 2,432.92 |
| 10 | 12/15/12 | 30,985.01 | 232.39 | 1,039.60 | 29,945.41 | 3,126.31 | 2,665.31 |
| 11 | 12/31/12 | 29,945.41 | 224.59 | 1,047.40 | 28,898.01 | 2,901.72 | 2,889.90 |
| 12 | 01/15/13 | 28,898.01 | 216.74 | 1,055.25 | 27,842.76 | 2,684.98 | 3,106.63 |
| 13 | 01/31/13 | 27,842.76 | 208.82 | 1,063.17 | 26,779.59 | 2,476.16 | 3,315.45 |
| 14 | 02/15/13 | 26,779.59 | 200.85 | 1,071.14 | 25,708.45 | 2,275.32 | 3,516.30 |
| 15 | 02/28/13 | 25,708.45 | 192.81 | 1,079.18 | 24,629.27 | 2,082.50 | 3,709.11 |
| 16 | 03/15/13 | 24,629.27 | 184.72 | 1,087.27 | 23,542.00 | 1,897.78 | 3,893.83 |
| 17 | 03/31/13 | 23,542.00 | 176.57 | 1,095.42 | 22,446.58 | 1,721.22 | 4,070.40 |
| 18 | 04/15/13 | 22,446.58 | 168.35 | 1,103.64 | 21,342.94 | 1,552.87 | 4,238.75 |
| 19 | 04/30/13 | 21,342.94 | 160.07 | 1,111.92 | 20,231.02 | 1,392.80 | 4,398.82 |
| 20 | 05/15/13 | 20,231.02 | 151.73 | 1,120.26 | 19,110.76 | 1,241.06 | 4,550.55 |
| 21 | 05/31/13 | 19,110.76 | 143.33 | 1,128.66 | 17,982.11 | 1,097.73 | 4,693.88 |
| 22 | 06/15/13 | 17,982.11 | 134.87 | 1,137.12 | 16,844.98 | 962.87 | 4,828.75 |
| 23 | 06/30/13 | 16,844.98 | 126.34 | 1,145.65 | 15,699.33 | 836.53 | 4,955.09 |
| 24 | 07/15/13 | 15,699.33 | 117.74 | 1,154.24 | 14,545.09 | 718.79 | 5,072.83 |
| 25 | 07/31/13 | 14,545.09 | 109.09 | 1,162.90 | 13,382.19 | 609.70 | 5,181.92 |
| 26 | 08/15/13 | 13,382.19 | 100.37 | 1,171.62 | 12,210.56 | 509.33 | 5,282.28 |
| 27 | 08/31/13 | 12,210.56 | 91.58 | 1,180.41 | 11,030.15 | 417.75 | 5,373.86 |
| 28 | 09/15/13 | 11,030.15 | 82.73 | 1,189.26 | 9,840.89 | 335.03 | 5,456.59 |
| 29 | 09/30/13 | 9,840.89 | 73.81 | 1,198.18 | 8,642.71 | 261.22 | 5,530.40 |
| 30 | 10/15/13 | 8,642.71 | 64.82 | 1,207.17 | 7,435.54 | 196.40 | 5,595.22 |
| 31 | 10/31/13 | 7,435.54 | 55.77 | 1,216.22 | 6,219.31 | 140.63 | 5,650.98 |
| 32 | 11/15/13 | 6,219.31 | 46.64 | 1,225.34 | 4,993.97 | 93.99 | 5,697.63 |
| 33 | 11/30/13 | 4,993.97 | 37.45 | 1,234.53 | 3,759.44 | 56.53 | 5,735.08 |
| 34 | 12/15/13 | 3,759.44 | 28.20 | 1,243.79 | 2,515.64 | 28.34 | 5,763.28 |
| 35 | 12/31/13 | 2,515.64 | 18.87 | 1,253.12 | 1,262.52 | 9.47 | 5,782.15 |
| 36 | 01/15/14 | 1,262.52 | 9.47 | 1,262.52 | 0.00 | 0.00 | 5,791.62 |
| | TOTAL | **45,791.62** | **5,791.62** | **40,000.00** | | | |

Conforme : _____