Amortization Table : EDUCATIONAL

Initial Data

LOAN DATA

Loan amount:	**10,000.00**
Annual interest rate:	**18%**
Term in years:	**1**
Payments per year:	**24**
First payment due:	**11/15/2012**

TABLE DATA

Table starts at date:	**11/15/2012**
or at payment number:	**1**

PERIODIC PAYMENT

semi-monthly Payments	**456.85**

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18%

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CALCULATIONS

Use payment of:	**456.85**	Beginning balance at payment 1:	**10,000.00**
1st payment in table:	**1**	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	11/15/12	10,000.00	75.00	381.85	9,618.15	889.34	75.00
2	11/30/12	9,618.15	72.14	384.71	9,233.44	817.20	147.14
3	12/15/12	9,233.44	69.25	387.60	8,845.84	747.95	216.39
4	12/31/12	8,845.84	66.34	390.50	8,455.34	681.61	282.73
5	01/15/13	8,455.34	63.42	393.43	8,061.91	618.19	346.15
6	01/31/13	8,061.91	60.46	396.38	7,665.53	557.73	406.61
7	02/15/13	7,665.53	57.49	399.36	7,266.17	500.24	464.10
8	02/28/13	7,266.17	54.50	402.35	6,863.82	445.74	518.60
9	03/15/13	6,863.82	51.48	405.37	6,458.45	394.26	570.08
10	03/31/13	6,458.45	48.44	408.41	6,050.04	345.82	618.51
11	04/15/13	6,050.04	45.38	411.47	5,638.57	300.45	663.89
12	04/30/13	5,638.57	42.29	414.56	5,224.01	258.16	706.18
13	05/15/13	5,224.01	39.18	417.67	4,806.34	218.98	745.36
14	05/31/13	4,806.34	36.05	420.80	4,385.54	182.93	781.41
15	06/15/13	4,385.54	32.89	423.96	3,961.59	150.04	814.30
16	06/30/13	3,961.59	29.71	427.14	3,534.45	120.33	844.01
17	07/15/13	3,534.45	26.51	430.34	3,104.11	93.82	870.52
18	07/31/13	3,104.11	23.28	433.57	2,670.55	70.54	893.80
19	08/15/13	2,670.55	20.03	436.82	2,233.73	50.51	913.83
20	08/31/13	2,233.73	16.75	440.09	1,793.63	33.76	930.58
21	09/15/13	1,793.63	13.45	443.40	1,350.24	20.30	944.03
22	09/30/13	1,350.24	10.13	446.72	903.52	10.18	954.16
23	10/15/13	903.52	6.78	450.07	453.45	3.40	960.94
24	10/31/13	453.45	3.40	453.45	0.00	0.00	964.34
	TOTAL	**10,964.34**	**964.34**	**10,000.00**			

Conforme : _____