

SAMPLE LOAN SCENARIO

Loan Amount	\$	25,000.00		
Term (# of years)		10		
Interest Rate		5.0%	Total Interest Paid	
# Payments/Year		12	over life of the loan	\$6,819.65
Monthly Payment		\$265.16		

Month	Payment	Interest	Principal	Balance
0				\$ 25,000.00
1	\$265.16	\$104.17	\$161.00	\$ 24,839.00
2	\$265.16	\$103.50	\$161.67	\$ 24,677.33
3	\$265.16	\$102.82	\$162.34	\$ 24,514.99
4	\$265.16	\$102.15	\$163.02	\$ 24,351.98
5	\$265.16	\$101.47	\$163.70	\$ 24,188.28
6	\$265.16	\$100.78	\$164.38	\$ 24,023.90
7	\$265.16	\$100.10	\$165.06	\$ 23,858.83
8	\$265.16	\$99.41	\$165.75	\$ 23,693.08
9	\$265.16	\$98.72	\$166.44	\$ 23,526.64
10	\$265.16	\$98.03	\$167.14	\$ 23,359.50
11	\$265.16	\$97.33	\$167.83	\$ 23,191.67
12	\$265.16	\$96.63	\$168.53	\$ 23,023.14
13	\$265.16	\$95.93	\$169.23	\$ 22,853.91
14	\$265.16	\$95.22	\$169.94	\$ 22,683.97
15	\$265.16	\$94.52	\$170.65	\$ 22,513.32
16	\$265.16	\$93.81	\$171.36	\$ 22,341.96
17	\$265.16	\$93.09	\$172.07	\$ 22,169.89
18	\$265.16	\$92.37	\$172.79	\$ 21,997.10
19	\$265.16	\$91.65	\$173.51	\$ 21,823.59
20	\$265.16	\$90.93	\$174.23	\$ 21,649.36
21	\$265.16	\$90.21	\$174.96	\$ 21,474.40
22	\$265.16	\$89.48	\$175.69	\$ 21,298.71
23	\$265.16	\$88.74	\$176.42	\$ 21,122.29
24	\$265.16	\$88.01	\$177.15	\$ 20,945.14
25	\$265.16	\$87.27	\$177.89	\$ 20,767.25
26	\$265.16	\$86.53	\$178.63	\$ 20,588.61
27	\$265.16	\$85.79	\$179.38	\$ 20,409.24
28	\$265.16	\$85.04	\$180.13	\$ 20,229.11
29	\$265.16	\$84.29	\$180.88	\$ 20,048.23
30	\$265.16	\$83.53	\$181.63	\$ 19,866.60
31	\$265.16	\$82.78	\$182.39	\$ 19,684.22
32	\$265.16	\$82.02	\$183.15	\$ 19,501.07
33	\$265.16	\$81.25	\$183.91	\$ 19,317.16
34	\$265.16	\$80.49	\$184.68	\$ 19,132.49
35	\$265.16	\$79.72	\$185.45	\$ 18,947.04
36	\$265.16	\$78.95	\$186.22	\$ 18,760.82

37	\$265.16	\$78.17	\$186.99	\$	18,573.83
38	\$265.16	\$77.39	\$187.77	\$	18,386.06
39	\$265.16	\$76.61	\$188.56	\$	18,197.50
40	\$265.16	\$75.82	\$189.34	\$	18,008.16
41	\$265.16	\$75.03	\$190.13	\$	17,818.03
42	\$265.16	\$74.24	\$190.92	\$	17,627.11
43	\$265.16	\$73.45	\$191.72	\$	17,435.39
44	\$265.16	\$72.65	\$192.52	\$	17,242.88
45	\$265.16	\$71.85	\$193.32	\$	17,049.56
46	\$265.16	\$71.04	\$194.12	\$	16,855.43
47	\$265.16	\$70.23	\$194.93	\$	16,660.50
48	\$265.16	\$69.42	\$195.75	\$	16,464.76
49	\$265.16	\$68.60	\$196.56	\$	16,268.20
50	\$265.16	\$67.78	\$197.38	\$	16,070.82
51	\$265.16	\$66.96	\$198.20	\$	15,872.61
52	\$265.16	\$66.14	\$199.03	\$	15,673.59
53	\$265.16	\$65.31	\$199.86	\$	15,473.73
54	\$265.16	\$64.47	\$200.69	\$	15,273.04
55	\$265.16	\$63.64	\$201.53	\$	15,071.51
56	\$265.16	\$62.80	\$202.37	\$	14,869.15
57	\$265.16	\$61.95	\$203.21	\$	14,665.94
58	\$265.16	\$61.11	\$204.06	\$	14,461.88
59	\$265.16	\$60.26	\$204.91	\$	14,256.98
60	\$265.16	\$59.40	\$205.76	\$	14,051.22
61	\$265.16	\$58.55	\$206.62	\$	13,844.60
62	\$265.16	\$57.69	\$207.48	\$	13,637.12
63	\$265.16	\$56.82	\$208.34	\$	13,428.78
64	\$265.16	\$55.95	\$209.21	\$	13,219.57
65	\$265.16	\$55.08	\$210.08	\$	13,009.49
66	\$265.16	\$54.21	\$210.96	\$	12,798.53
67	\$265.16	\$53.33	\$211.84	\$	12,586.69
68	\$265.16	\$52.44	\$212.72	\$	12,373.97
69	\$265.16	\$51.56	\$213.61	\$	12,160.37
70	\$265.16	\$50.67	\$214.50	\$	11,945.87
71	\$265.16	\$49.77	\$215.39	\$	11,730.48
72	\$265.16	\$48.88	\$216.29	\$	11,514.20
73	\$265.16	\$47.98	\$217.19	\$	11,297.01
74	\$265.16	\$47.07	\$218.09	\$	11,078.91
75	\$265.16	\$46.16	\$219.00	\$	10,859.91
76	\$265.16	\$45.25	\$219.91	\$	10,640.00
77	\$265.16	\$44.33	\$220.83	\$	10,419.17
78	\$265.16	\$43.41	\$221.75	\$	10,197.42
79	\$265.16	\$42.49	\$222.67	\$	9,974.74
80	\$265.16	\$41.56	\$223.60	\$	9,751.14
81	\$265.16	\$40.63	\$224.53	\$	9,526.61

82	\$265.16	\$39.69	\$225.47	\$	9,301.14
83	\$265.16	\$38.75	\$226.41	\$	9,074.73
84	\$265.16	\$37.81	\$227.35	\$	8,847.38
85	\$265.16	\$36.86	\$228.30	\$	8,619.08
86	\$265.16	\$35.91	\$229.25	\$	8,389.83
87	\$265.16	\$34.96	\$230.21	\$	8,159.62
88	\$265.16	\$34.00	\$231.17	\$	7,928.45
89	\$265.16	\$33.04	\$232.13	\$	7,696.32
90	\$265.16	\$32.07	\$233.10	\$	7,463.23
91	\$265.16	\$31.10	\$234.07	\$	7,229.16
92	\$265.16	\$30.12	\$235.04	\$	6,994.12
93	\$265.16	\$29.14	\$236.02	\$	6,758.10
94	\$265.16	\$28.16	\$237.01	\$	6,521.09
95	\$265.16	\$27.17	\$237.99	\$	6,283.10
96	\$265.16	\$26.18	\$238.98	\$	6,044.12
97	\$265.16	\$25.18	\$239.98	\$	5,804.14
98	\$265.16	\$24.18	\$240.98	\$	5,563.16
99	\$265.16	\$23.18	\$241.98	\$	5,321.17
100	\$265.16	\$22.17	\$242.99	\$	5,078.18
101	\$265.16	\$21.16	\$244.00	\$	4,834.18
102	\$265.16	\$20.14	\$245.02	\$	4,589.15
103	\$265.16	\$19.12	\$246.04	\$	4,343.11
104	\$265.16	\$18.10	\$247.07	\$	4,096.04
105	\$265.16	\$17.07	\$248.10	\$	3,847.95
106	\$265.16	\$16.03	\$249.13	\$	3,598.82
107	\$265.16	\$15.00	\$250.17	\$	3,348.65
108	\$265.16	\$13.95	\$251.21	\$	3,097.44
109	\$265.16	\$12.91	\$252.26	\$	2,845.18
110	\$265.16	\$11.85	\$253.31	\$	2,591.87
111	\$265.16	\$10.80	\$254.36	\$	2,337.51
112	\$265.16	\$9.74	\$255.42	\$	2,082.08
113	\$265.16	\$8.68	\$256.49	\$	1,825.59
114	\$265.16	\$7.61	\$257.56	\$	1,568.04
115	\$265.16	\$6.53	\$258.63	\$	1,309.41
116	\$265.16	\$5.46	\$259.71	\$	1,049.70
117	\$265.16	\$4.37	\$260.79	\$	788.91
118	\$265.16	\$3.29	\$261.88	\$	527.03
119	\$265.16	\$2.20	\$262.97	\$	264.06
120	\$265.16	\$1.10	\$264.06	\$	0.00