

# STUDENT LOAN REPAYMENT EXCEL SPREADSHEET

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EASY  
TO USE

## STUDENT LOAN REPAYMENT EXCEL SPREADSHEET

| Data Input               |                   |               | Loan summary              |             |                 |             |
|--------------------------|-------------------|---------------|---------------------------|-------------|-----------------|-------------|
| Annual interest rate     | 5.0%              |               | Scheduled payment         | \$323.71    |                 |             |
| Loan term (in years)     | 12                |               | No. of Scheduled Payments | 144         |                 |             |
| No. of Payments per year | 12                |               | Actual no. of payments    | 100         |                 |             |
| Loan Amount              | \$10,000          |               | Total extra payments      | \$10,100.00 |                 |             |
| Extra payment            | \$100             |               | Total interest            | \$7,885.81  |                 |             |
| Period                   | Scheduled Payment | Extra Payment | Total Payment             | Principal   | Interest Charge | Balance     |
| 0                        |                   |               |                           |             |                 | \$10,000.00 |
| 1                        | \$323.71          | \$100.00      | \$423.71                  | \$177.88    | \$145.83        | \$10,723.12 |
| 2                        | \$323.71          | \$100.00      | \$423.71                  | \$179.04    | \$144.68        | \$10,443.59 |
| 3                        | \$323.71          | \$100.00      | \$423.71                  | \$180.20    | \$143.51        | \$10,162.89 |
| 4                        | \$323.71          | \$100.00      | \$423.71                  | \$181.37    | \$142.35        | \$9,881.52  |
| 5                        | \$323.71          | \$100.00      | \$423.71                  | \$182.54    | \$141.17        | \$9,598.98  |
| 6                        | \$323.71          | \$100.00      | \$423.71                  | \$183.72    | \$140.00        | \$9,315.27  |

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