

STUDENT LOAN REPAYMENT EXCEL SPREADSHEET

SUPER
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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Joseph A Russo, College Board



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