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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	\$35,000		Total extra payments	\$10,100.00		
Extra payment	\$100		Total Interest	\$7,989.81		
Period	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest Change	Balance
0						\$35,000.00
1	\$323.71	\$100.00	\$423.71	\$177.86	\$145.85	\$34,722.12
2	\$323.71	\$100.00	\$423.71	\$179.04	\$144.88	\$34,443.09
3	\$323.71	\$100.00	\$423.71	\$180.20	\$143.51	\$34,143.89
4	\$323.71	\$100.00	\$423.71	\$181.37	\$142.35	\$33,881.52
5	\$323.71	\$100.00	\$423.71	\$182.54	\$141.17	\$33,598.98
6	\$323.71	\$100.00	\$423.71	\$183.72	\$140.00	\$33,315.27

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JA Banks



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