

STUDENT LOAN REPAYMENT EXCEL SPREADSHEET

SUPER
EASY
TO USE

STUDENT LOAN REPAYMENT EXCEL SPREADSHEET

| Data Input | | Loan Summary | | | | |
|--------------------------|-------------------|---------------------------|---------------|-----------|-----------------|-------------|
| Annual Interest rate | 3.0% | 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 | \$25,000 | 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 | | | | | | \$25,000.00 |
| 1 | \$323.71 | \$100.00 | \$423.71 | \$177.86 | \$145.85 | \$24,722.12 |
| 2 | \$323.71 | \$100.00 | \$423.71 | \$179.04 | \$144.68 | \$24,443.09 |
| 3 | \$323.71 | \$100.00 | \$423.71 | \$180.20 | \$143.51 | \$24,162.89 |
| 4 | \$323.71 | \$100.00 | \$423.71 | \$181.37 | \$142.35 | \$23,881.52 |
| 5 | \$323.71 | \$100.00 | \$423.71 | \$182.54 | \$141.17 | \$23,599.98 |
| 6 | \$323.71 | \$100.00 | \$423.71 | \$183.72 | \$140.00 | \$23,318.27 |

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