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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	\$142.33	\$23,881.52
5	\$323.71	\$100.00	\$423.71	\$182.54	\$141.17	\$23,598.98
6	\$323.71	\$100.00	\$423.71	\$183.72	\$140.00	\$23,315.27

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