



The School University

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Student Loan Repayment Calculator

Loan amount	\$10,000.00	Total loan amount	\$10,000.00
Loan term (in months)	24	Monthly loan amount	\$419.44
Annual interest rate	4.00%	Monthly fee	\$4.00
Annual loan fee	\$10.00	Total monthly payment	\$423.44
Other cost (if fee %)	\$100.00		

No.	Month	Outstanding loan	Principal paid	Interest paid	Loan amount	Loan fee
1	1	\$9,200.00	\$80.00	\$10.00	\$71.00	\$4.00
2	2	\$8,400.00	\$80.00	\$9.80	\$70.80	\$4.00
3	3	\$7,614.00	\$80.00	\$9.60	\$70.60	\$4.00
4	4	\$6,844.00	\$80.00	\$9.40	\$70.40	\$4.00
5	5	\$6,089.00	\$80.00	\$9.20	\$70.20	\$4.00
6	6	\$5,349.00	\$80.00	\$9.00	\$70.00	\$4.00
7	7	\$4,624.00	\$80.00	\$8.80	\$69.80	\$4.00
8	8	\$3,914.00	\$80.00	\$8.60	\$69.60	\$4.00
9	9	\$3,219.00	\$80.00	\$8.40	\$69.40	\$4.00
10	10	\$2,539.00	\$80.00	\$8.20	\$69.20	\$4.00
11	11	\$1,874.00	\$80.00	\$8.00	\$69.00	\$4.00
12	12	\$1,224.00	\$80.00	\$7.80	\$68.80	\$4.00
13	13	\$579.00	\$80.00	\$7.60	\$68.60	\$4.00
14	14	\$-71.00	\$80.00	\$7.40	\$68.40	\$4.00
15	15	\$-1,424.00	\$80.00	\$7.20	\$68.20	\$4.00
16	16	\$-2,149.00	\$80.00	\$7.00	\$68.00	\$4.00
17	17	\$-2,884.00	\$80.00	\$6.80	\$67.80	\$4.00
18	18	\$-3,629.00	\$80.00	\$6.60	\$67.60	\$4.00
19	19	\$-4,384.00	\$80.00	\$6.40	\$67.40	\$4.00
20	20	\$-5,149.00	\$80.00	\$6.20	\$67.20	\$4.00
21	21	\$-5,924.00	\$80.00	\$6.00	\$67.00	\$4.00
22	22	\$-6,709.00	\$80.00	\$5.80	\$66.80	\$4.00
23	23	\$-7,504.00	\$80.00	\$5.60	\$66.60	\$4.00
24	24	\$-8,309.00	\$80.00	\$5.40	\$66.40	\$4.00

STUDENT LOAN REPAYMENT CALCULATOR TEMPLATE

The Student Loan Repayment Calculator simplifies planning for payments.



This is a professional Excel template for a Student Loan Repayment Calculator. It is designed to help students and parents plan for loan payments by calculating the monthly payment amount based on the loan amount, interest rate, and term. The template includes a summary section at the top and a detailed amortization table below.

Key Features:

- Summary Section:** Displays the total loan amount, monthly loan amount, monthly fee, and total monthly payment.
- Amortization Table:** A table with columns for Month, Outstanding loan, Principal paid, Interest paid, Loan amount, and Loan fee. It shows the breakdown of each payment over the 24-month term.
- Formulas:** The template uses Excel formulas to calculate the monthly payment and the remaining loan balance for each month.
- Customizable:** The input values (loan amount, interest rate, term, etc.) can be easily changed to reflect different scenarios.

This template is a valuable tool for anyone looking to understand the cost of a student loan and plan for repayment.

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Yicheng Fang



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