

Loan Amortization Schedule

Enter values	
Loan amount	\$ 20,000.00
Annual interest rate	6.50 %
Loan period in years	7
Number of payments per year	12
Separation Date	8/1/2018
Grace End Date	9/30/2019
Loan Repayment Begin Date	10/1/19

Loan summary	
Scheduled payment	\$ 299.90
Scheduled number of payments	84
Actual number of payments	84
Total early payments	\$ 0
Total interest	\$ 5,191.77
Final Payment Amount	\$ 298.21

4,257.56 *

*If repayment of 299.90 begins 10/1/15, interest is reduced to the number on right.
(Calculated by subtracting 12x299.90 from original loan amount box, top left.)

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	11/1/2019	\$ 20,000.00	\$ 299.90	\$ 299.90	\$ 186.57	\$ 113.33	\$ 19,813.43	\$ 113.33
2	12/1/2019	19,813.43	299.90	299.90	187.63	112.28	19,625.81	225.61
3	1/1/2020	19,625.81	299.90	299.90	188.69	111.21	19,437.12	336.82
4	2/1/2020	19,437.12	299.90	299.90	189.76	110.14	19,247.36	446.97
5	3/1/2020	19,247.36	299.90	299.90	190.83	109.07	19,056.52	556.03
6	4/1/2020	19,056.52	299.90	299.90	191.92	107.99	18,864.61	664.02
7	5/1/2020	18,864.61	299.90	299.90	193.00	106.90	18,671.61	770.92
8	6/1/2020	18,671.61	299.90	299.90	194.10	105.81	18,477.51	876.73
9	7/1/2020	18,477.51	299.90	299.90	195.20	104.71	18,282.31	981.43
10	8/1/2020	18,282.31	299.90	299.90	196.30	103.60	18,086.01	1,085.03
11	9/1/2020	18,086.01	299.90	299.90	197.41	102.49	17,888.60	1,187.52
12	10/1/2020	17,888.60	299.90	299.90	198.53	101.37	17,690.06	1,288.89
13	11/1/2020	17,690.06	299.90	299.90	199.66	100.24	17,490.41	1,389.13
14	12/1/2020	17,490.41	299.90	299.90	200.79	99.11	17,289.62	1,488.24
15	1/1/2021	17,289.62	299.90	299.90	201.93	97.97	17,087.69	1,586.22
16	2/1/2021	17,087.69	299.90	299.90	203.07	96.83	16,884.62	1,683.05
17	3/1/2021	16,884.62	299.90	299.90	204.22	95.68	16,680.39	1,778.73
18	4/1/2021	16,680.39	299.90	299.90	205.38	94.52	16,475.01	1,873.25
19	5/1/2021	16,475.01	299.90	299.90	206.54	93.36	16,268.47	1,966.61
20	6/1/2021	16,268.47	299.90	299.90	207.71	92.19	16,060.76	2,058.80
21	7/1/2021	16,060.76	299.90	299.90	208.89	91.01	15,851.87	2,149.81
22	8/1/2021	15,851.87	299.90	299.90	210.07	89.83	15,641.79	2,239.64
23	9/1/2021	15,641.79	299.90	299.90	211.27	88.64	15,430.53	2,328.27
24	10/1/2021	15,430.53	299.90	299.90	212.46	87.44	15,218.06	2,415.71
25	11/1/2021	15,218.06	299.90	299.90	213.67	86.24	15,004.40	2,501.95
26	12/1/2021	15,004.40	299.90	299.90	214.88	85.02	14,789.52	2,586.97
27	1/1/2022	14,789.52	299.90	299.90	216.09	83.81	14,573.43	2,670.78
28	2/1/2022	14,573.43	299.90	299.90	217.32	82.58	14,356.11	2,753.36
29	3/1/2022	14,356.11	299.90	299.90	218.55	81.35	14,137.56	2,834.71
30	4/1/2022	14,137.56	299.90	299.90	219.79	80.11	13,917.77	2,914.83
31	5/1/2022	13,917.77	299.90	299.90	221.03	78.87	13,696.73	2,993.69
32	6/1/2022	13,696.73	299.90	299.90	222.29	77.61	13,474.44	3,071.31
33	7/1/2022	13,474.44	299.90	299.90	223.55	76.36	13,250.90	3,147.66
34	8/1/2022	13,250.90	299.90	299.90	224.81	75.09	13,026.08	3,222.75
35	9/1/2022	13,026.08	299.90	299.90	226.09	73.81	12,800.00	3,296.57
36	10/1/2022	12,800.00	299.90	299.90	227.37	72.53	12,572.63	3,369.10
37	11/1/2022	12,572.63	299.90	299.90	228.66	71.24	12,343.97	3,440.35
38	12/1/2022	12,343.97	299.90	299.90	229.95	69.95	12,114.02	3,510.29
39	1/1/2023	12,114.02	299.90	299.90	231.26	68.65	11,882.76	3,578.94
40	2/1/2023	11,882.76	299.90	299.90	232.57	67.34	11,650.20	3,646.28
41	3/1/2023	11,650.20	299.90	299.90	233.88	66.02	11,416.31	3,712.29
42	4/1/2023	11,416.31	299.90	299.90	235.21	64.69	11,181.10	3,776.99
43	5/1/2023	11,181.10	299.90	299.90	236.54	63.38	10,944.56	3,840.35
44	6/1/2023	10,944.56	299.90	299.90	237.88	62.02	10,706.68	3,902.37
45	7/1/2023	10,706.68	299.90	299.90	239.23	60.67	10,467.45	3,963.04
46	8/1/2023	10,467.45	299.90	299.90	240.59	59.32	10,226.86	4,022.35
47	9/1/2023	10,226.86	299.90	299.90	241.95	57.95	9,984.91	4,080.30
48	10/1/2023	9,984.91	299.90	299.90	243.32	56.58	9,741.59	4,136.89
49	11/1/2023	9,741.59	299.90	299.90	244.70	55.20	9,496.89	4,192.09
50	12/1/2023	9,496.89	299.90	299.90	246.09	53.82	9,250.80	4,245.90
51	1/1/2024	9,250.80	299.90	299.90	247.48	52.42	9,003.32	4,298.32
52	2/1/2024	9,003.32	299.90	299.90	248.88	51.02	8,754.44	4,349.34
53	3/1/2024	8,754.44	299.90	299.90	250.29	49.61	8,504.15	4,399.95
54	4/1/2024	8,504.15	299.90	299.90	251.71	48.19	8,252.43	4,447.14
55	5/1/2024	8,252.43	299.90	299.90	253.14	46.76	7,999.30	4,493.91
56	6/1/2024	7,999.30	299.90	299.90	254.57	45.33	7,744.72	4,539.23
57	7/1/2024	7,744.72	299.90	299.90	256.02	43.89	7,488.71	4,583.12
58	8/1/2024	7,488.71	299.90	299.90	257.47	42.44	7,231.24	4,625.56
59	9/1/2024	7,231.24	299.90	299.90	258.92	40.98	6,972.32	4,666.53
60	10/1/2024	6,972.32	299.90	299.90	260.39	39.51	6,711.92	4,706.04
61	11/1/2024	6,711.92	299.90	299.90	261.87	38.03	6,450.06	4,744.08
62	12/1/2024	6,450.06	299.90	299.90	263.35	36.55	6,186.71	4,780.63
63	1/1/2025	6,186.71	299.90	299.90	264.84	35.06	5,921.86	4,815.69
64	2/1/2025	5,921.86	299.90	299.90	266.34	33.56	5,655.52	4,849.24
65	3/1/2025	5,655.52	299.90	299.90	267.85	32.05	5,387.66	4,881.29
66	4/1/2025	5,387.66	299.90	299.90	269.37	30.53	5,118.29	4,911.82
67	5/1/2025	5,118.29	299.90	299.90	270.90	29.00	4,847.39	4,940.83
68	6/1/2025	4,847.39	299.90	299.90	272.43	27.47	4,574.96	4,968.29
69	7/1/2025	4,574.96	299.90	299.90	273.98	25.92	4,300.98	4,994.22
70	8/1/2025	4,300.98	299.90	299.90	275.53	24.37	4,025.45	5,018.59
71	9/1/2025	4,025.45	299.90	299.90	277.09	22.81	3,748.36	5,041.40
72	10/1/2025	3,748.36	299.90	299.90	278.66	21.24	3,469.70	5,062.64
73	11/1/2025	3,469.70	299.90	299.90	280.24	19.66	3,189.46	5,082.30
74	12/1/2025	3,189.46	299.90	299.90	281.83	18.07	2,907.63	5,100.38
75	1/1/2026	2,907.63	299.90	299.90	283.43	16.48	2,624.21	5,116.85
76	2/1/2026	2,624.21	299.90	299.90	285.03	14.87	2,339.17	5,131.73
77	3/1/2026	2,339.17	299.90	299.90	286.65	13.26	2,052.53	5,144.99
78	4/1/2026	2,052.53	299.90	299.90	288.27	11.63	1,764.26	5,156.61
79	5/1/2026	1,764.26	299.90	299.90	289.90	10.00	1,474.35	5,166.61
80	6/1/2026	1,474.35	299.90	299.90	291.55	8.35	1,182.80	5,174.96
81	7/1/2026	1,182.80	299.90	299.90	293.20	6.70	889.60	5,181.67
82	8/1/2026	889.60	299.90	299.90	294.86	5.04	594.74	5,186.71
83	9/1/2026	594.74	299.90	299.90	296.53	3.37	298.21	5,190.08
84	10/1/2026	298.21	299.90	298.21	296.52	1.69	0.00	5,191.77

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
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