

STUDENT LOAN REPAYMENT EXCEL SPREADSHEET

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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	\$7,885.81		
Period	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest Charge	Balance
0						\$35,000.00
1	\$323.71	\$100.00	\$423.71	\$177.88	\$145.83	\$34,722.12
2	\$323.71	\$100.00	\$423.71	\$179.04	\$144.68	\$34,443.09
3	\$323.71	\$100.00	\$423.71	\$180.20	\$143.51	\$34,162.89
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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KJ Lindholm-Leary



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household and her five younger sisters Despite Carola Jean s genuine attempts to better herself her life spiraled ever downward as Terry struggled to keep the family whole In the midst of transience and upheaval Terry and her sisters forged an uncommon bond of sisterhood that withstood the erosion of Davy and Carola Jean s marriage But ultimately to keep her own dreams alive Terry had to decide when to hold on to what she loved and when to let go Unflinching in its portrayal yet told with humor and compassion Terry Helwig s luminous memoir Moonlight on Linoleum explores a family s inner and outer landscapes of hope despair and redemption It will make you laugh cry and hunger for more **How to Practice Before the New IRS** Robert S. Schriebman,1999 **CCH Federal Tax Weekly** ,2006 **Vertical File Index** ,2005

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