

## Sheet1

### Load Amortization Calculator

#### Contents

- 1.1 Assumptions Goto A10
- 2.1 Amortization Table Goto A21
- 3.1 Instructions Goto A91

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#### Assumptions

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Annual Interest Rate  
Principal Amount  
Term in months  
Monthly Payment

#### Amortization Table (continues to row 87)

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| Month | Beginning<br>Principal<br>Balance | Interest<br>Paid |
|-------|-----------------------------------|------------------|
| ----- | -----                             | -----            |
| 1     | \$30000                           | \$450            |
| 2     | \$29987                           | \$450            |
| 3     | \$29974                           | \$450            |
| 4     | \$29960                           | \$449            |
| 5     | \$29947                           | \$449            |
| 6     | \$29933                           | \$449            |
| 7     | \$29919                           | \$449            |
| 8     | \$29905                           | \$449            |
| 9     | \$29890                           | \$448            |
| 10    | \$29876                           | \$448            |
| 11    | \$29861                           | \$448            |
| 12    | \$29846                           | \$448            |
| 13    | \$29831                           | \$447            |
| 14    | \$29815                           | \$447            |
| 15    | \$29799                           | \$447            |
| 16    | \$29783                           | \$447            |
| 17    | \$29767                           | \$447            |
| 18    | \$29751                           | \$446            |
| 19    | \$29734                           | \$446            |
| 20    | \$29717                           | \$446            |
| 21    | \$29700                           | \$445            |
| 22    | \$29682                           | \$445            |

Sheet1

|    |         |       |
|----|---------|-------|
| 23 | \$29664 | \$445 |
| 24 | \$29646 | \$445 |
| 25 | \$29628 | \$444 |
| 26 | \$29609 | \$444 |
| 27 | \$29591 | \$444 |
| 28 | \$29571 | \$444 |
| 29 | \$29552 | \$443 |
| 30 | \$29532 | \$443 |
| 31 | \$29512 | \$443 |
| 32 | \$29492 | \$442 |
| 33 | \$29471 | \$442 |
| 34 | \$29450 | \$442 |
| 35 | \$29429 | \$441 |
| 36 | \$29408 | \$441 |
| 37 | \$29386 | \$441 |
| 38 | \$29364 | \$440 |
| 39 | \$29341 | \$440 |
| 40 | \$29318 | \$440 |
| 41 | \$29295 | \$439 |
| 42 | \$29271 | \$439 |
| 43 | \$29247 | \$439 |
| 44 | \$29223 | \$438 |
| 45 | \$29198 | \$438 |
| 46 | \$29173 | \$438 |
| 47 | \$29148 | \$437 |
| 48 | \$29122 | \$437 |
| 49 | \$29096 | \$436 |
| 50 | \$29070 | \$436 |
| 51 | \$29043 | \$436 |
| 52 | \$29015 | \$435 |
| 53 | \$28987 | \$435 |
| 54 | \$28959 | \$434 |
| 55 | \$28931 | \$434 |
| 56 | \$28902 | \$434 |
| 57 | \$28872 | \$433 |
| 58 | \$28842 | \$433 |
| 59 | \$28812 | \$432 |
| 60 | \$28781 | \$432 |

Instructions

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- 1) Enter Assumptions Goto A10
- 2) Recalculate by typing F-9
- 3) Print by typing {alt-L}
- 4) If loan term exceeds 60 periods:
  - a) Recalculate again by typing F-9
  - b) Print by typing {alt-L}

Sheet1

- c) Repeat a and b until finished
- 5) To CLEAR model, enter 0 at cell F15

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Sheet 1.1

18.00%  
\$30000  
240  
\$462.99

Sheet 2.1

| Principal<br>Paid | Remaining<br>Principal<br>Balance |
|-------------------|-----------------------------------|
| \$12.99           | \$29987                           |
| \$13.19           | \$29974                           |
| \$13.39           | \$29960                           |
| \$13.59           | \$29947                           |
| \$13.79           | \$29933                           |
| \$14.00           | \$29919                           |
| \$14.21           | \$29905                           |
| \$14.42           | \$29890                           |
| \$14.64           | \$29876                           |
| \$14.86           | \$29861                           |
| \$15.08           | \$29846                           |
| \$15.31           | \$29831                           |
| \$15.54           | \$29815                           |
| \$15.77           | \$29799                           |
| \$16.00           | \$29783                           |
| \$16.24           | \$29767                           |
| \$16.49           | \$29751                           |
| \$16.74           | \$29734                           |
| \$16.99           | \$29717                           |
| \$17.24           | \$29700                           |
| \$17.50           | \$29682                           |
| \$17.76           | \$29664                           |

Sheet1

|         |         |
|---------|---------|
| \$18.03 | \$29646 |
| \$18.30 | \$29628 |
| \$18.57 | \$29609 |
| \$18.85 | \$29591 |
| \$19.14 | \$29571 |
| \$19.42 | \$29552 |
| \$19.71 | \$29532 |
| \$20.01 | \$29512 |
| \$20.31 | \$29492 |
| \$20.61 | \$29471 |
| \$20.92 | \$29450 |
| \$21.24 | \$29429 |
| \$21.56 | \$29408 |
| \$21.88 | \$29386 |
| \$22.21 | \$29364 |
| \$22.54 | \$29341 |
| \$22.88 | \$29318 |
| \$23.22 | \$29295 |
| \$23.57 | \$29271 |
| \$23.92 | \$29247 |
| \$24.28 | \$29223 |
| \$24.65 | \$29198 |
| \$25.02 | \$29173 |
| \$25.39 | \$29148 |
| \$25.77 | \$29122 |
| \$26.16 | \$29096 |
| \$26.55 | \$29070 |
| \$26.95 | \$29043 |
| \$27.35 | \$29015 |
| \$27.76 | \$28987 |
| \$28.18 | \$28959 |
| \$28.60 | \$28931 |
| \$29.03 | \$28902 |
| \$29.47 | \$28872 |
| \$29.91 | \$28842 |
| \$30.36 | \$28812 |
| \$30.81 | \$28781 |
| \$31.28 | \$28750 |

Sheet 3.1

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Sheet1

10

1s

{goto}a1~  
/fccemaclib~  
/rnlraa10..aa2048~  
{goto}ai1~/wcs8~  
{goto}aj1~/wcs1~  
{goto}a1~  
  
/fxflna~page~r