

ALT-M  
Menu

L O A N E R

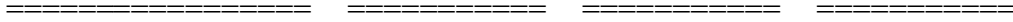
396.35689  
2000

Purpose of Loan  
Lender

Amount of Loan	2,000.00	Monthly Payment
Decimal Interest	0.180	Total Interest
# of Payments	24	Total of Payments
	0.015	

Paymt Numbr	Monthly Payment	Interest Payment	Principal Payment	Cumulative Interest
1	99.85	30.00	69.85	30.00
2	99.85	28.95	70.90	58.95
3	99.85	27.89	71.96	86.84
4	99.85	26.81	73.04	113.65
5	99.85	25.71	74.13	139.36
6	99.85	24.60	75.25	163.97
7	99.85	23.47	76.38	187.44
8	99.85	22.33	77.52	209.77
9	99.85	21.16	78.68	230.93
10	99.85	19.98	79.86	250.92
11	99.85	18.79	81.06	269.70
12	99.85	17.57	82.28	287.27
13	99.85	16.34	83.51	303.61
14	99.85	15.08	84.76	318.69
15	99.85	13.81	86.04	332.51
16	99.85	12.52	87.33	345.03
17	99.85	11.21	88.64	356.24
18	99.85	9.88	89.97	366.12
19	99.85	8.53	91.32	374.65
20	99.85	7.16	92.69	381.82
21	99.85	5.77	94.08	387.59
22	99.85	4.36	95.49	391.95
23	99.85	2.93	96.92	394.88
24	99.85	1.48	98.37	396.36
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Alt-L	Title Lck	{paneloff} {goto}a1~{goto}a15~{menu}wth{panelon}
Alt-U	Title Ulk	{menu}wtc/xmCHOICES~
Alt-H	Help	{paneloff} {menu}wgpe{menu}wtc{goto}a220~{panel
Alt-E	Pie Graph	{paneloff} {menu}gnupie~q{panelon}/xmCHOICES~
Alt-B	Bar Graph	{paneloff} {menu}gnubar~q{panelon}/xmCHOICES~
Alt-I	Input Sec	{paneloff} {menu}wtc{goto}a1~{goto}c7~{panelon}
Alt-R	Report	{paneloff} {menu}p~gppq{panelon} {beep}/xmCHOIC
Alt-T	Title Scr	{goto}a200~/xmCHOICES~
Alt-S	Save WSht	{paneloff} {menu}wgpe{goto}a200~{panelon} {menu}
Alt-G	Save Graf	{menu}gs
Alt-M	Driver	/xmCHOICES~

Alt-0 Autoexec {paneloff} {goto}a200~{menu}wgpe{panelon}/xg\M~

LOANER

by: Robert L. Joy Copyright (C) 1989

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Changing this notice is illegal

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This Lotus 1-2-3 (tm) template helps you get a handle on what it costs you to borrow money. You can experiment with different interest rates and payback periods and see the results in an instant. Use Loaner's graphics to see the impact of interest on your family budget. Estimate what that monthly payment will be before you see your creditor. Loaner is Menu/Macro driven so you will be able to tap the power of 1-2-3 even if you are not an experienced user.

Press "I" to begin Input

Press "H" for more info

L O A N E R

Label entry cells are located at C4 & C5. Data entry cells are located at C7..C9. The rest of the sheet is protected to prevent an accident from destroying cell formulae. If the labels in C4 or C5 must begin with a number, enter a '[' first. This will prevent 1-2-3 from attempting a calculation.

Enter the amount you wish to borrow in C7. Enter an interest rate in C8. Enter the rate as a decimal. For example 9.9% should be entered as 0.099 and 15.5% as 0.155. In C9 enter the number of monthly payments you anticipate. A 2-year loan would require 24 payments, 36 for 3-years, and so on.

You can return to Loaner's menu any time the READY box appears in the upper-right corner, by pressing ALT-M. Menu options can be selected by highlighting and pressing ENTER, or by just pressing the first letter of the desired option. HELP displays this panel.

Press "I" to begin Input

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Prin

26 October 22  
4:21 PM

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nt 99.85  
396.36  
ts 2,396.36

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Cumulative Principal	Principal Remaining
69.85	1,930.15
140.74	1,859.26
212.70	1,787.30
285.74	1,714.26
359.88	1,640.12
435.12	1,564.88
511.50	1,488.50
589.02	1,410.98
667.70	1,332.30
747.57	1,252.43
828.63	1,171.37
910.91	1,089.09
994.42	1,005.58
1,079.18	920.82
1,165.22	834.78
1,252.54	747.46
1,341.18	658.82
1,431.15	568.85
1,522.46	477.54
1,615.15	384.85
1,709.22	290.78
1,804.71	195.29
1,901.63	98.37
2,000.00	0.00

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CHOICES    Input  
            Goto input cells  
            /xg\I~

|on}/xmCHOICES~

'ES~

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**Pie**  
Display the PIE graph  
/xg\E~

**Bar**  
Display the BAR graph  
/xg\B~

Report  
Produce printed report  
/xg\R~

Lock'n'Scan  
Scan amortization table  
/xg\L~

Save  
Save the worksheet  
/xg\S~

GraphPrint  
Current graph to PIC file  
/xg\G~

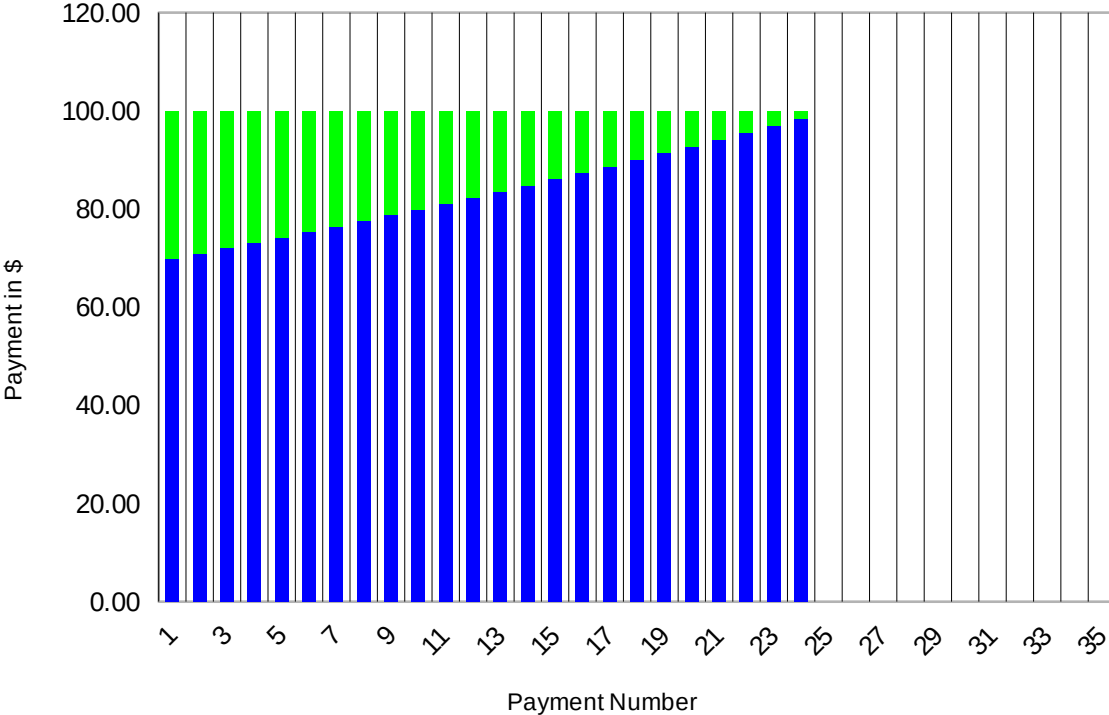
Help  
Display Help Panel  
/xg\H~

UnLock  
UnLock 1st 14 rows  
/xg\U~

Title  
Display title screen  
/xg\T~

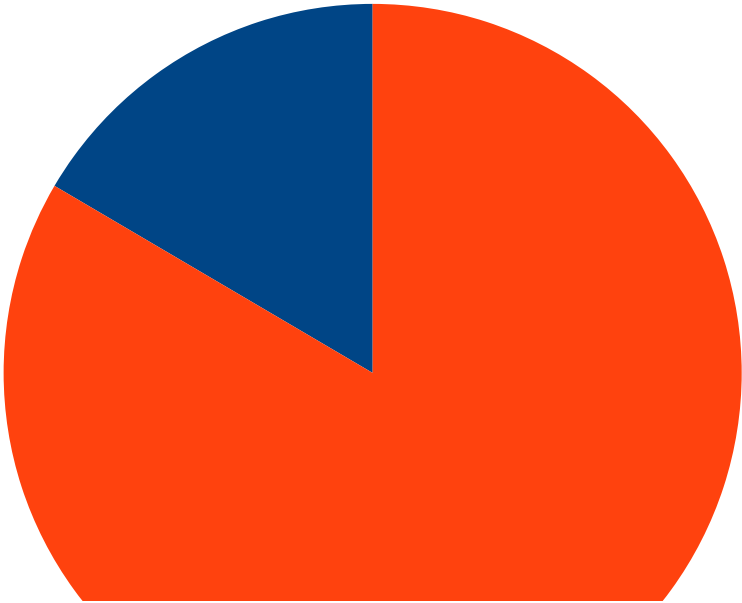
# Distribution of the 1st 36 Payments

## Principal vs Interest



# How the Payback is Distributed

## Interest vs Principal







# How the Payback is Distributed

## Interest vs Principal



■ interest  
■ principal

