

STUDENT LOAN REPAYMENT EXCEL SPREADSHEET

SUPER
EASY
TO USE

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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Student Loan Forgiveness or Ten Years to Life? Dane Spancake, 2016-07-29 Repaying college loans can be so complicated it's been said that before graduating students should be required to take a course on the subject. But many students end up researching their options without much help and answers on how to eliminate debt are hard to come by. Something that can be tremendously frustrating. Dane Spancake, a federal student loan counselor, helps you navigate the loan landscape with this guidebook. Learn how to evaluate the positives and negatives of repayment schedule choices, weigh the pros and cons of income-driven repayment options versus alternative options, and determine if you qualify for loan forgiveness. You'll also learn how interest rates are determined, how annual payments are calculated, and the benefits of making consistent loan payments versus postponing repayment. Discover what you're up against when it comes to repaying college loans and pick the strategy that makes the most sense for you with *Student Loan Forgiveness or Ten Years to Life*.

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