

Loan amount: \$10000  
Interest rate: 5%  
time: 4 years  
monthly compounding and monthly payments

month	beginning balance	interest charged	payment made	ending balance
1				
2				
3				
4				
5				

Loan amount: \$80000  
Interest rate: 6%  
time: 10 years  
monthly compounding and monthly payments

month	beginning balance	interest charged	payment made	ending balance
1				
2				
3				
4				
5				