

# Auto Loan Payment Calculator

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## Inputs

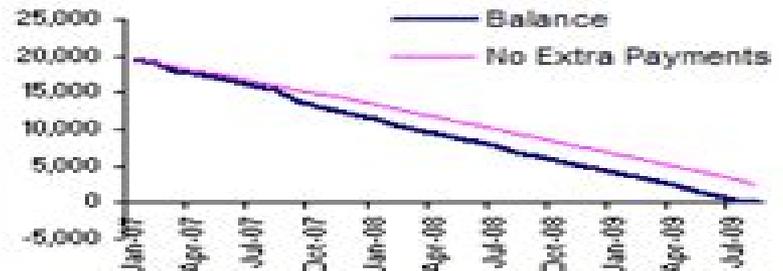
Auto Loan Amount	\$ 20,000
Annual Interest Rate	8.50%
Term of Loan in Years	3
First Payment Date	1/1/2007
Frequency of Payment	Monthly

## Summary (with no extra payments)

Number of Payments	36
Rate (per period)	0.708%
Payment (per period)	<b>\$631.35</b>
Total Interest	\$2,728.63
Total Payments	\$22,728.63

## Effect of Extra Payments

Total Payments	\$ 22,274.01
Total Interest	\$ 2,274.01
Reduced Interest	\$454.62
Number of Payments	32
Last Payment Date	8/1/2009



No.	Due Date	Payment Due	Additional Payment	Interest	Principal	Balance
-----	----------	-------------	--------------------	----------	-----------	---------

						\$20,000.00
1	1/1/2007	631.35	0.00	141.67	489.68	19,510.32
2	2/1/2007	631.35	0.00	138.20	493.15	19,017.17
3	3/1/2007	631.35	500.00	134.70	996.65	18,020.52
4	4/1/2007	631.35	0.00	127.65	503.70	17,516.82
5	5/1/2007	631.35	0.00	124.08	507.27	17,009.55
6	6/1/2007	631.35	100.00	120.48	610.87	16,398.68
7	7/1/2007	631.35	0.00	116.16	515.19	15,883.49
8	8/1/2007	631.35	0.00	112.51	518.84	15,364.65
9	9/1/2007	631.35	1,000.00	108.83	1,522.52	13,842.13
10	10/1/2007	631.35	100.00	98.05	633.30	13,208.83
11	11/1/2007	631.35	100.00	93.56	637.79	12,571.04
12	12/1/2007	631.35	100.00	89.04	642.31	11,928.73
13	1/1/2008	631.35	100.00	84.50	646.85	11,281.88
14	2/1/2008	631.35	100.00	79.91	651.44	10,630.44
15	3/1/2008	631.35	100.00	75.30	656.05	9,974.39
16	4/1/2008	631.35	100.00	70.65	660.70	9,313.69

# Auto Loan Payoff Calculator

**SJ Ball**



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