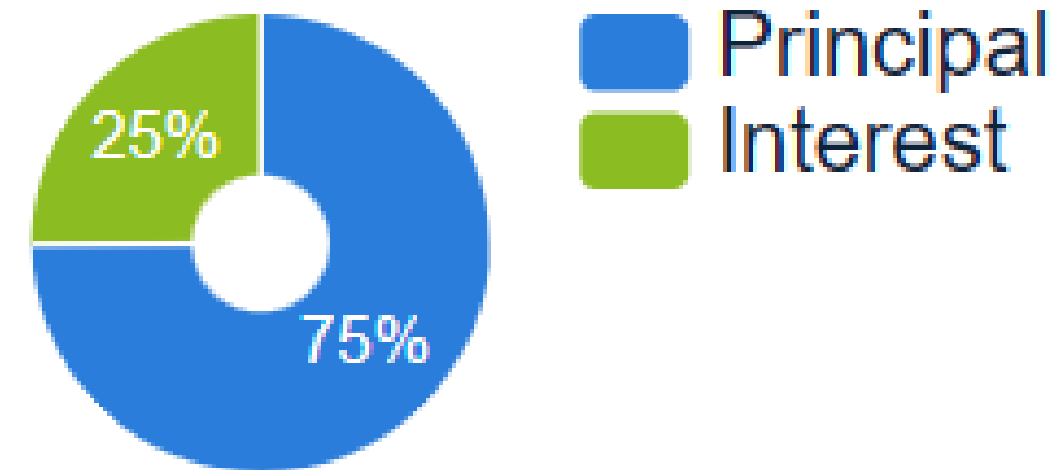


AMORTIZATION SCHEDULE

If you invest \$30,000, you will earn \$10,040 in interest over the course of 5 years.

Loan amount	<input type="text" value="\$30,000"/>	
Loan term	<input type="text" value="5"/> years	<input type="text" value="0"/> months
Interest rate	<input type="text" value="12"/> %	

Monthly Pay: \$667.33



Total of 60 monthly payments	\$40,040.01
Total interest	\$10,040.01

See next few slides for amortization breakdown



AMORTIZATION SCHEDULE

If you invest \$30,000, you will earn \$10,040 in interest over the course of 5 years.

Period #	Payment Amount	Principal Amount	Interest Amount	Balance Owed
1	667.33	367.33	300.00	29,632.67
2	667.33	371.00	296.33	29,261.67
3	667.33	374.71	292.62	28,886.96
4	667.33	378.46	288.87	28,508.50
5	667.33	382.24	285.09	28,126.26
6	667.33	386.07	281.26	27,740.19
7	667.33	389.93	277.40	27,350.26
8	667.33	393.83	273.50	26,956.43
9	667.33	397.77	269.56	26,558.66
10	667.33	401.74	265.59	26,156.92
11	667.33	405.76	261.57	25,751.16
12	667.33	409.82	257.51	25,341.34

Period	Payment	Principal	Interest	Balance
13	667.33	413.92	253.41	24,927.42
14	667.33	418.06	249.27	24,509.36
15	667.33	422.24	245.09	24,087.12
16	667.33	426.46	240.87	23,660.66
17	667.33	430.72	236.61	23,229.94
18	667.33	435.03	232.30	22,794.91
19	667.33	439.38	227.95	22,355.53
20	667.33	443.77	223.56	21,911.76
21	667.33	448.21	219.12	21,463.55
22	667.33	452.69	214.64	21,010.86
23	667.33	457.22	210.11	20,553.64
24	667.33	461.79	205.54	20,091.85

Period	Payment	Principal	Interest	Balance
25	667.33	466.41	200.92	19,625.44
26	667.33	471.08	196.25	19,154.36
27	667.33	475.79	191.54	18,678.57
28	667.33	480.54	186.79	18,198.03
29	667.33	485.35	181.98	17,712.68
30	667.33	490.20	177.13	17,222.48
31	667.33	495.11	172.22	16,727.37
32	667.33	500.06	167.27	16,227.31
33	667.33	505.06	162.27	15,722.25
34	667.33	510.11	157.22	15,212.14
35	667.33	515.21	152.12	14,696.93
36	667.33	520.36	146.97	14,176.57

AMORTIZATION SCHEDULE

If you invest \$30,000, you will earn \$10,040 in interest over the course of 5 years.

Period	Payment	Principal	Interest	Balance
37	667.33	525.56	141.77	13,651.01
38	667.33	530.82	136.51	13,120.19
39	667.33	536.13	131.20	12,584.06
40	667.33	541.49	125.84	12,042.57
41	667.33	546.90	120.43	11,495.67
42	667.33	552.37	114.96	10,943.30
43	667.33	557.90	109.43	10,385.40
44	667.33	563.48	103.85	9,821.92
45	667.33	569.11	98.22	9,252.81
46	667.33	574.80	92.53	8,678.01
47	667.33	580.55	86.78	8,097.46
48	667.33	586.36	80.97	7,511.10

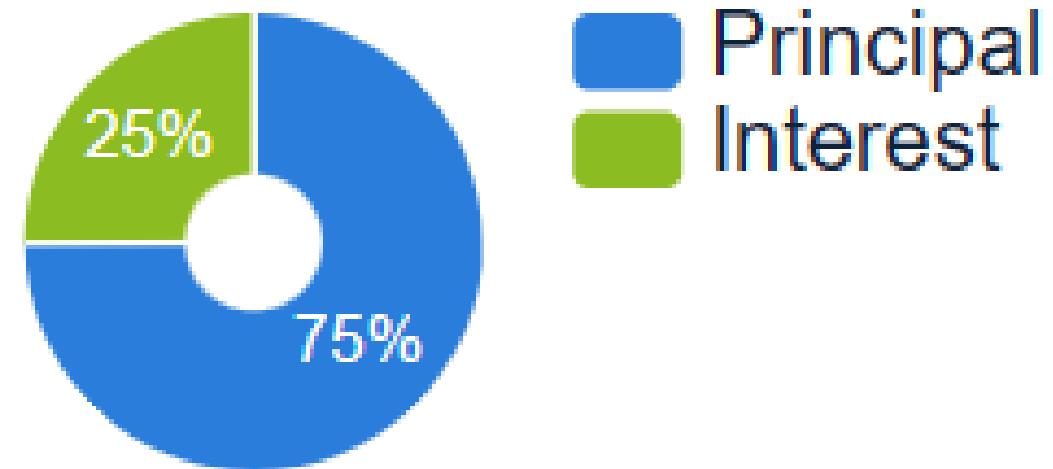
Period	Payment	Principal	Interest	Balance
49	667.33	592.22	75.11	6,918.88
50	667.33	598.14	69.19	6,320.74
51	667.33	604.12	63.21	5,716.62
52	667.33	610.16	57.17	5,106.46
53	667.33	616.27	51.06	4,490.19
54	667.33	622.43	44.90	3,867.76
55	667.33	628.65	38.68	3,239.11
56	667.33	634.94	32.39	2,604.17
57	667.33	641.29	26.04	1,962.88
58	667.33	647.70	19.63	1,315.18
59	667.33	654.18	13.15	661.00
60	667.61	661.00	6.61	0.00

AMORTIZATION SCHEDULE

if you invest \$40,000, you will earn \$13,386 in interest over the course of 5 years

Loan amount
Loan term years months
Interest rate %

Monthly Pay: \$889.78



Total of 60 monthly payments	\$53,386.67
Total interest	\$13,386.67

See next few slides for amortization breakdown



AMORTIZATION SCHEDULE

If you invest \$40,000, you will earn \$13,386 in interest over the course of 5 years.

Period #	Payment Amount	Principal Amount	Interest Amount	Balance Owed
1	889.78	489.78	400.00	39,510.22
2	889.78	494.68	395.10	39,015.54
3	889.78	499.62	390.16	38,515.92
4	889.78	504.62	385.16	38,011.30
5	889.78	509.67	380.11	37,501.63
6	889.78	514.76	375.02	36,986.87
7	889.78	519.91	369.87	36,466.96
8	889.78	525.11	364.67	35,941.85
9	889.78	530.36	359.42	35,411.49
10	889.78	535.67	354.11	34,875.82
11	889.78	541.02	348.76	34,334.80
12	889.78	546.43	343.35	33,788.37

Period	Payment	Principal	Interest	Balance
13	889.78	551.90	337.88	33,236.47
14	889.78	557.42	332.36	32,679.05
15	889.78	562.99	326.79	32,116.06
16	889.78	568.62	321.16	31,547.44
17	889.78	574.31	315.47	30,973.13
18	889.78	580.05	309.73	30,393.08
19	889.78	585.85	303.93	29,807.23
20	889.78	591.71	298.07	29,215.52
21	889.78	597.62	292.16	28,617.90
22	889.78	603.60	286.18	28,014.30
23	889.78	609.64	280.14	27,404.66
24	889.78	615.73	274.05	26,788.93

Period	Payment	Principal	Interest	Balance
25	889.78	621.89	267.89	26,167.04
26	889.78	628.11	261.67	25,538.93
27	889.78	634.39	255.39	24,904.54
28	889.78	640.73	249.05	24,263.81
29	889.78	647.14	242.64	23,616.67
30	889.78	653.61	236.17	22,963.06
31	889.78	660.15	229.63	22,302.91
32	889.78	666.75	223.03	21,636.16
33	889.78	673.42	216.36	20,962.74
34	889.78	680.15	209.63	20,282.59
35	889.78	686.95	202.83	19,595.64
36	889.78	693.82	195.96	18,901.82

AMORTIZATION SCHEDULE

If you invest \$40,000, you will earn \$13,386 in interest over the course of 5 years.

Period	Payment	Principal	Interest	Balance
37	889.78	700.76	189.02	18,201.06
38	889.78	707.77	182.01	17,493.29
39	889.78	714.85	174.93	16,778.44
40	889.78	722.00	167.78	16,056.44
41	889.78	729.22	160.56	15,327.22
42	889.78	736.51	153.27	14,590.71
43	889.78	743.87	145.91	13,846.84
44	889.78	751.31	138.47	13,095.53
45	889.78	758.82	130.96	12,336.71
46	889.78	766.41	123.37	11,570.30
47	889.78	774.08	115.70	10,796.22
48	889.78	781.82	107.96	10,014.40

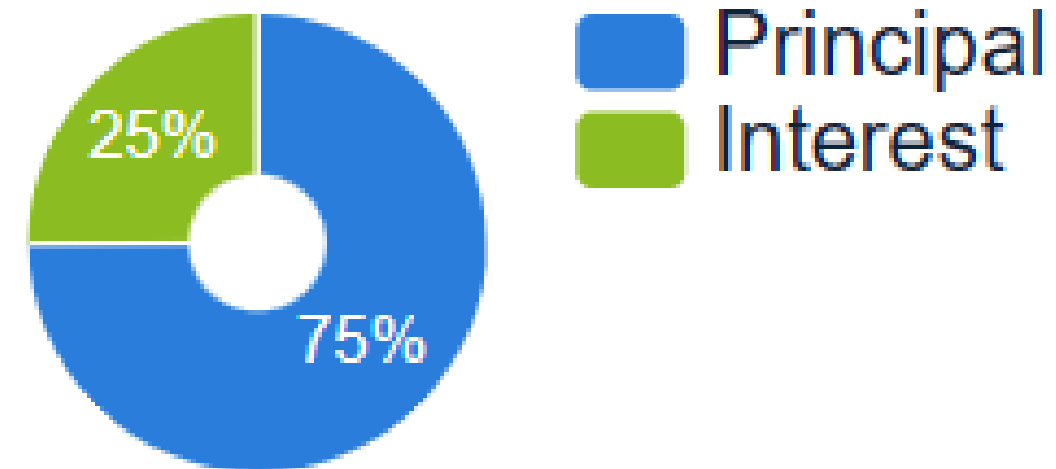
Period	Payment	Principal	Interest	Balance
49	889.78	789.64	100.14	9,224.76
50	889.78	797.53	92.25	8,427.23
51	889.78	805.51	84.27	7,621.72
52	889.78	813.56	76.22	6,808.16
53	889.78	821.70	68.08	5,986.46
54	889.78	829.92	59.86	5,156.54
55	889.78	838.21	51.57	4,318.33
56	889.78	846.60	43.18	3,471.73
57	889.78	855.06	34.72	2,616.67
58	889.78	863.61	26.17	1,753.06
59	889.78	872.25	17.53	880.81
60	889.62	880.81	8.81	0.00

AMORTIZATION SCHEDULE

if you invest \$50,000, you will earn \$16,733 in interest over the course of 5 years

Loan amount	<input type="text" value="\$50,000"/>	
Loan term	<input type="text" value="5"/> years	<input type="text" value="0"/> months
Interest rate	<input type="text" value="12"/> %	

Monthly Pay: \$1,112.22



Total of 60 monthly payments	\$66,733.34
Total interest	\$16,733.34

See next few slides for amortization breakdown



AMORTIZATION SCHEDULE

If you invest \$50,000, you will earn \$16,733 in interest over the course of 5 years.

Period #	Payment Amount	Principal Amount	Interest Amount	Balance Owed
1	1,112.22	612.22	500.00	49,387.78
2	1,112.22	618.34	493.88	48,769.44
3	1,112.22	624.53	487.69	48,144.91
4	1,112.22	630.77	481.45	47,514.14
5	1,112.22	637.08	475.14	46,877.06
6	1,112.22	643.45	468.77	46,233.61
7	1,112.22	649.88	462.34	45,583.73
8	1,112.22	656.38	455.84	44,927.35
9	1,112.22	662.95	449.27	44,264.40
10	1,112.22	669.58	442.64	43,594.82
11	1,112.22	676.27	435.95	42,918.55
12	1,112.22	683.03	429.19	42,235.52

Period	Payment	Principal	Interest	Balance
13	1,112.22	689.86	422.36	41,545.66
14	1,112.22	696.76	415.46	40,848.90
15	1,112.22	703.73	408.49	40,145.17
16	1,112.22	710.77	401.45	39,434.40
17	1,112.22	717.88	394.34	38,716.52
18	1,112.22	725.05	387.17	37,991.47
19	1,112.22	732.31	379.91	37,259.16
20	1,112.22	739.63	372.59	36,519.53
21	1,112.22	747.02	365.20	35,772.51
22	1,112.22	754.49	357.73	35,018.02
23	1,112.22	762.04	350.18	34,255.98
24	1,112.22	769.66	342.56	33,486.32

Period	Payment	Principal	Interest	Balance
25	1,112.22	777.36	334.86	32,708.96
26	1,112.22	785.13	327.09	31,923.83
27	1,112.22	792.98	319.24	31,130.85
28	1,112.22	800.91	311.31	30,329.94
29	1,112.22	808.92	303.30	29,521.02
30	1,112.22	817.01	295.21	28,704.01
31	1,112.22	825.18	287.04	27,878.83
32	1,112.22	833.43	278.79	27,045.40
33	1,112.22	841.77	270.45	26,203.63
34	1,112.22	850.18	262.04	25,353.45
35	1,112.22	858.69	253.53	24,494.76
36	1,112.22	867.27	244.95	23,627.49

AMORTIZATION SCHEDULE

If you invest \$50,000, you will earn \$16,733 in interest over the course of 5 years.

Period	Payment	Principal	Interest	Balance
37	1,112.22	875.95	236.27	22,751.54
38	1,112.22	884.70	227.52	21,866.84
39	1,112.22	893.55	218.67	20,973.29
40	1,112.22	902.49	209.73	20,070.80
41	1,112.22	911.51	200.71	19,159.29
42	1,112.22	920.63	191.59	18,238.66
43	1,112.22	929.83	182.39	17,308.83
44	1,112.22	939.13	173.09	16,369.70
45	1,112.22	948.52	163.70	15,421.18
46	1,112.22	958.01	154.21	14,463.17
47	1,112.22	967.59	144.63	13,495.58
48	1,112.22	977.26	134.96	12,518.32

Period	Payment	Principal	Interest	Balance
49	1,112.22	987.04	125.18	11,531.28
50	1,112.22	996.91	115.31	10,534.37
51	1,112.22	1,006.88	105.34	9,527.49
52	1,112.22	1,016.95	95.27	8,510.54
53	1,112.22	1,027.11	85.11	7,483.43
54	1,112.22	1,037.39	74.83	6,446.04
55	1,112.22	1,047.76	64.46	5,398.28
56	1,112.22	1,058.24	53.98	4,340.04
57	1,112.22	1,068.82	43.40	3,271.22
58	1,112.22	1,079.51	32.71	2,191.71
59	1,112.22	1,090.30	21.92	1,101.41
60	1,112.42	1,101.41	11.01	0.00