

| | | | | |
|--------------------------|----------------|--------------------|------------------|--------------------------|
| Barbeque Problem | | | | |
| 593.98 | PV | | | |
| 6 | I/Y | | | |
| 5 | N | | | |
| CPT PMT =141.01 | | | | |
| | | | | |
| | | | | |
| | PAYMENT | INTEREST 6% | PRINCIPAL | PRINCIPAL BALANCE |
| BEGINNING BALANCE | | | | 659.98 |
| DOWN PAYMENT | | | 66.00 | 593.98 |
| | 141.01 | 35.64 | 105.37 | 488.61 |
| | 141.01 | 29.32 | 111.69 | 376.92 |
| | 141.01 | 22.62 | 118.39 | 258.52 |
| | 141.01 | 15.51 | 125.50 | 133.02 |

| | | | | | | |
|---------------------------|---------------------|--------------------|------------------|------------------|-----------------|--|
| Jeep Problem | | | | | | |
| 62100 | PV | | | | | |
| 4 I/Y | 13,949.34 | | | | | |
| 5 N | | | | | | |
| CPT PMT = 13949.34 | | | | | | |
| | PAYMENT | INTEREST 4% | PRINCIPAL | BALANCE | | |
| BEGINNING BALANCE | | | | 69,000.00 | | |
| | DOWN PAYMENT | | 6,900.00 | 62,100.00 | | |
| | 13,949.34 | 2,484.00 | 11,465.34 | 50,634.66 | | |
| | 13,949.34 | 2,025.39 | 11,923.95 | 38,710.71 | | |
| | 13,949.34 | 1,548.43 | 12,400.91 | 26,309.79 | | |
| | 13,949.34 | 1,052.39 | 12,896.95 | 13,412.85 | | |
| | 13,949.34 | 536.51 | 13,412.83 | 0.02 | rounding | |

New Car

60000 PV

10 / 12 = I/Y

60 N 1,274.82

CPT PMT = 1,274.82

| | PAYMENT | INTEREST | PRINCIPAL | PRINCIPAL BALANCE | |
|-------------------|----------|----------|-----------|----------------------|---------------------------|
| BEGINNING BALANCE | | | | 60,000.00 | |
| DOWN PAYMENT | | | - | 60,000.00 | |
| | 1,274.82 | 500.00 | 774.82 | 59,225.18 | 60,000 x 10% / 12mo = 500 |
| | 1,274.82 | 493.54 | 781.28 | 58,443.90 | |
| | 1,274.82 | 487.03 | 787.79 | 57,656.12 | |

900 PV

8 I/Y

4 N

CPT PMT

271.73

| | PAYMENT | INTEREST 8% | PRINCIPAL | PRINCIPAL BALANCE |
|-------------------|---------|-------------|-----------|----------------------|
| BEGINNING BALANCE | | | | 1,000.00 |
| DOWN PAYMENT | | | 50.00 | 900.00 |
| | 271.73 | 72.00 | 199.73 | 700.27 |
| | 271.73 | 56.02 | 215.71 | 484.56 |
| | 271.73 | 38.76 | 232.97 | 251.60 |
| | 271.73 | 20.13 | 251.60 | (0.01) rounding |

18,000 PV
10 I/Y

3 N 7,238.07
CPT PMT

| | PAYMENT | INTEREST 8% | PRINCIPAL | PRINCIPAL BALANCE |
|-------------------|----------|-------------|-----------|----------------------|
| BEGINNING BALANCE | | | | 20,000.00 |
| DOWN PAYMENT | | | 2,000.00 | 18,000.00 |
| | 7,238.07 | 1,800.00 | 5,438.07 | 12,561.93 |
| | 7,238.07 | 1,256.19 | 5,981.88 | 6,580.05 |
| | 7,238.07 | 658.01 | 6,580.06 | (0.01) |

162,000 PV
6 I/Y

5 N 38,458.22
CPT PMT

| | PAYMENT | INTEREST 8% | PRINCIPAL | PRINCIPAL BALANCE |
|--------------------------|------------------|--------------------|------------------|------------------------------|
| BEGINNING BALANCE | | | | 180,000.00 |
| DOWN PAYMENT | | | 18,000.00 | 162,000.00 |
| | 38,458.22 | 9,720.00 | 28,738.22 | 133,261.78 |
| | 38,458.22 | 7,995.71 | 30,462.51 | 102,799.27 |
| | 38,458.22 | 6,167.96 | 32,290.26 | 70,509.00 |
| | 38,458.22 | 4,230.54 | 34,227.68 | 36,281.32 |
| | 38,458.22 | 2,176.88 | 36,281.34 | (0.02) |