

Net Present Value of a Payment Schedule					
	New Cost	13,861	<-- Input	NPV	\$13,850 <-- Calc
	Months	48	<-- Input	Monthly %	1.13% <-- Calc
	Payment	375	<-- Input	Annual %	13.50% <-- Input
	<u>Payment</u>	<u>Interest</u>	<u>Principal</u>	<u>Balance</u>	
1	375	156	219	13,642	
2	375	153	222	13,420	
3	375	151	224	13,196	
4	375	148	227	12,970	
5	375	146	229	12,741	
6	375	143	232	12,509	
7	375	141	234	12,275	
8	375	138	237	12,038	
9	375	135	240	11,798	
10	375	133	242	11,556	
11	375	130	245	11,311	
12	375	127	248	11,563	
13	375	130	245	11,318	
14	375	127	248	11,071	
15	375	125	250	10,820	
16	375	122	253	10,567	
17	375	119	256	10,311	
18	375	116	259	10,052	
19	375	113	262	9,790	
20	375	110	265	9,525	
21	375	107	268	9,257	
22	375	104	271	8,986	
23	375	101	274	8,713	
24	375	98	277	8,436	
25	375	95	280	8,155	
26	375	92	283	7,872	
27	375	89	286	7,586	
28	375	85	290	7,296	
29	375	82	293	7,003	
30	375	79	296	6,707	
31	375	75	300	6,407	
32	375	72	303	6,104	
33	375	69	306	5,798	
34	375	65	310	5,488	
35	375	62	313	5,175	
36	375	58	317	4,858	
37	375	55	320	4,538	
38	375	51	324	4,214	
39	375	47	328	3,886	
40	375	44	331	3,555	
41	375	40	335	3,220	
42	375	36	339	2,881	
43	375	32	343	2,539	
44	375	29	346	2,192	
45	375	25	350	1,842	
46	375	21	354	1,488	
47	375	17	358	1,130	
48	375	13	362	767	
	18,000	4,406	13,594	-	

SAMPLE REVIEW