

CREDIT CARDS



PAYBACK CALCULATION SHEET

| <i>Month</i> | <i>Fixed Payment</i> | <i>Interest Paid</i> | <i>Principal Paid</i> | <i>Remaining Balance</i> |
|--------------|----------------------|----------------------|-----------------------|--------------------------|
| 1 | 40 | 4.28 | 35.72 | 392.28 |
| 2 | 40 | 3.92 | 36.08 | 356.20 |
| 3 | 40 | 3.56 | 36.44 | 319.76 |
| 4 | 40 | 3.20 | 36.80 | 282.96 |
| 5 | 40 | 2.83 | 37.17 | 245.79 |
| 6 | 40 | 2.46 | 37.54 | 208.25 |
| 7 | 40 | 2.08 | 37.92 | 170.33 |
| 8 | 40 | 1.70 | 38.30 | 132.04 |
| 9 | 40 | 1.32 | 38.68 | 93.36 |
| 10 | 40 | .93 | 39.07 | 54.29 |
| 11 | 40 | .54 | 39.64 | 14.83 |
| 12 | 40 | .15 | 14.83 | 0 |