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10 title$="INTEREST2: Reducible loan repayment schedule
   LCS 888112"
20 MODE 2 :80 column display
30 PRINT title$
40 INPUT"Enter term of loan in years "y
50 INPUT"Enter interest rate as percent per annum (e.g.
   10) "jr
60 m=12 'monthly payments
70 n=yr*m/a/100 'per payment period
80 numeric$="0123456789."
90 aa$="" :LINE INPUT"Enter amount ? "x$
100 FOR f=1 TO LEN(x$) 'numeric characters only
110 y$=MID$(x$,f,1):IF INSTR(numeric$,y$)>0 THEN aa$=aa$+y$
120 NEXT f
130 aa=VAL(aa$)
140 INPUT"Printer (n/y) "x$:pr=UPPER$(x$)="Y"
150 rr=aa*i/(1-(1+i)^-n) 'monthly repayment
160 itot=rr*n-aa 'interest total
170 'Numeric display formats
180 cent$=".00"
190 f=LEN(STR$(INT(y)))-1:fy$=STRING$(f,"0"):fp$=fy$+"0

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0" 'year and period
200 f=LEN(STR$(INT(r))) - 1:fr$=STRING$(f,"0")+cent$ 'per
centage
210 f=LEN(STR$(INT(aa))) - 1:faa$="##"+STRING$(f\3,".")+f
=f-1
220 faa$=faa$+STRING$(f,"0")+cent$ 'amount
230 f=LEN(STR$(INT(rr))) - 1:fr$="##"+STRING$(f\3,".")+f
=f-1
240 fr$=fr$+STRING$(f,"0")+cent$ 'repayment
250 f=LEN(STR$(INT(itot))) - 1:fit$="##"+STRING$(f\3,".")
+f-1
260 fit$=fit$+STRING$(f,"0")+cent$ 'interest total
270 'Display lines
280 head$=fy$+ " year loan of "+faa$+", at "+fr$+"%, re
payments "+fr$+" per month"

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290 f=76:head2$=SPACE$(f):fline$=SPACE$(f):f=f\3
300 MID$(head2$,1)="Payment":MID$(fline$,1)=fp$
310 MID$(head2$,f)="Capital":MID$(fline$,f)=fr$
320 MID$(head2$,f+2)="Interest":MID$(fline$,f+2)=fr$
330 MID$(head2$,f+3)="Balance":MID$(fline$,f+3)=faa$
340 MID$(head2$,f+4)="Interest-to-date":MID$(fline$,f+4
)=fit$
350 'Headings in window 1
360 CLS:WINDOW#0,1,00,5,25:WINDOW#1,1,00,1,4
370 PRINT#1,title$:IF pr THEN PRINT#0,title$
380 x$="Repayment schedule:":PRINT#1,x$:IF pr THEN PRIN
T#0,x$
390 PRINT#1,USING head1$;yy;aa;r;rr
400 IF pr THEN PRINT#0,USING head1$;yy;aa;r;rr
410 PRINT#1,head2$:IF pr THEN PRINT#0,head2$:PRINT#0
420 'Process
430 bal=aa:it=0
440 FOR p=1 TO n
450 ip=bal*i 'interest for previous period
460 cap=rr-ip 'reduction of capital
470 bal=bal-cap 'balance after payment
480 it=it+ip 'running total of interest paid
490 PRINT USING fline$;p;cap;ip;bal;it
500 IF pr THEN PRINT#0,USING fline$;p;cap;ip;bal;it
510 NEXT p

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