# TOTAL INTEREST PAID ON THE LOAN

Principal loan amount X Interest rate X Number of years in term = Total interest paid

 $$20,000 \times .05 \times 5 = $5,000$ 

# DAILY SIMPLE INTEREST FORMULA

The month's beginning balance X (Interest rate + 365 days) Number of days between payments Interest due for the month

 $$20,000 \times (5 \div 365) \times 30 = $82.19$ 

# **How To Calculate Interest On Loan**

**Padhraic Smyth** 

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