

## TOTAL INTEREST PAID ON THE LOAN

Principal loan amount  $\times$  Interest rate  $\times$  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  $\times$  (Interest rate  $\div$  365 days)  $\times$  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

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Daniel, 2009-02-19 Mathematical Interest Theory gives an introduction to how investments vary over time and this book provides a solid foundation for readers embarking on actuarial careers This is done in a mathematically precise manner but the emphasis is on practical applications and giving the reader a concrete understanding as to why the various relationships should be true Modern financial topics including arbitrage options futures and swaps are introduced Along with an understanding of probability this book provides a solid foundation for readers embarking on actuarial careers It also includes detailed instruction on how to use the Texas Instruments BA II Plus and BA II Plus Professional calculators This text is among the recommended reading options for the Society of Actuaries Casualty Actuarial Society FM 2 exam      **Introduction to**

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