

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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