

TRACY'S METHOD

Month	19% Annual				10% Annual				Total Payments	Total Interest
	Beginning	Interest	Payment	Ending	Beginning	Interest	Payment	Ending		
1	10,000.00	158.33	500.00	9,658.33	5,000.00	41.67	100.00	4,941.67	600.00	200.00
2	9,658.33	152.92	500.00	9,311.26	4,941.67	41.18	100.00	4,882.85	600.00	194.10
3	9,311.26	147.43	500.00	8,958.69	4,882.85	40.69	100.00	4,823.54	600.00	188.12
4	8,958.69	141.85	500.00	8,600.53	4,823.54	40.20	100.00	4,763.73	600.00	182.04
5	8,600.53	136.18	500.00	8,236.71	4,763.73	39.70	100.00	4,703.43	600.00	175.87
6	8,236.71	130.41	500.00	7,867.12	4,703.43	39.20	100.00	4,642.63	600.00	169.61
7	7,867.12	124.56	500.00	7,491.68	4,642.63	38.69	100.00	4,581.32	600.00	163.25
8	7,491.68	118.62	500.00	7,110.30	4,581.32	38.18	100.00	4,519.49	600.00	156.80
9	7,110.30	112.58	500.00	6,722.88	4,519.49	37.66	100.00	4,457.16	600.00	150.24
10	6,722.88	106.45	500.00	6,329.33	4,457.16	37.14	100.00	4,394.30	600.00	143.59
11	6,329.33	100.21	500.00	5,929.54	4,394.30	36.62	100.00	4,330.92	600.00	136.83
12	5,929.54	93.88	500.00	5,523.43	4,330.92	36.09	100.00	4,267.01	600.00	129.98
13	5,523.43	87.45	500.00	5,110.88	4,267.01	35.56	100.00	4,202.57	600.00	123.01
14	5,110.88	80.92	500.00	4,691.80	4,202.57	35.02	100.00	4,137.59	600.00	115.94
15	4,691.80	74.29	500.00	4,266.09	4,137.59	34.48	100.00	4,072.07	600.00	108.77
16	4,266.09	67.55	500.00	3,833.64	4,072.07	33.93	100.00	4,006.00	600.00	101.48
17	3,833.64	60.70	500.00	3,394.33	4,006.00	33.38	100.00	3,939.39	600.00	94.08
18	3,394.33	53.74	500.00	2,948.08	3,939.39	32.83	100.00	3,872.21	600.00	86.57
19	2,948.08	46.68	500.00	2,494.76	3,872.21	32.27	100.00	3,804.48	600.00	78.95
20	2,494.76	39.50	500.00	2,034.26	3,804.48	31.70	100.00	3,736.19	600.00	71.20
21	2,034.26	32.21	500.00	1,566.47	3,736.19	31.13	100.00	3,667.32	600.00	63.34
22	1,566.47	24.80	500.00	1,091.27	3,667.32	30.56	100.00	3,597.88	600.00	55.36
23	1,091.27	17.28	500.00	608.55	3,597.88	29.98	100.00	3,527.86	600.00	47.26
24	608.55	9.64	500.00	118.18	3,527.86	29.40	100.00	3,457.26	600.00	39.03
25	118.18	1.87	120.05	0.00	3,457.26	28.81	479.95	3,006.13	600.00	30.68
26					3,006.13	25.05	600.00	2,431.18	600.00	25.05
27					2,431.18	20.26	600.00	1,851.44	600.00	20.26
28					1,851.44	15.43	600.00	1,266.87	600.00	15.43
29					1,266.87	10.56	600.00	677.42	600.00	10.56
30					677.42	5.65	600.00	83.07	600.00	5.65
31					83.07	0.69	83.76	0.00	83.76	0.69
									3,083.76	

JOHNNY'S METHOD

Month	19% Annual				10% Annual				Total Payments	Total Interest
	Beginning	Interest	Payment	Ending	Beginning	Interest	Payment	Ending		
1	10,000.00	158.33	200.00	9,958.33	5,000.00	41.67	400.00	4,641.67	600.00	200.00
2	9,958.33	157.67	200.00	9,916.01	4,641.67	38.68	400.00	4,280.35	600.00	196.35
3	9,916.01	157.00	200.00	9,873.01	4,280.35	35.67	400.00	3,916.02	600.00	192.67
4	9,873.01	156.32	200.00	9,829.33	3,916.02	32.63	400.00	3,548.65	600.00	188.96
5	9,829.33	155.63	200.00	9,784.96	3,548.65	29.57	400.00	3,178.22	600.00	185.20
6	9,784.96	154.93	200.00	9,739.89	3,178.22	26.49	400.00	2,804.71	600.00	181.41
7	9,739.89	154.21	200.00	9,694.11	2,804.71	23.37	400.00	2,428.08	600.00	177.59
8	9,694.11	153.49	200.00	9,647.60	2,428.08	20.23	400.00	2,048.31	600.00	173.72
9	9,647.60	152.75	200.00	9,600.35	2,048.31	17.07	400.00	1,665.38	600.00	169.82
10	9,600.35	152.01	200.00	9,552.36	1,665.38	13.88	400.00	1,279.26	600.00	165.88
11	9,552.36	151.25	200.00	9,503.60	1,279.26	10.66	400.00	889.92	600.00	161.91
12	9,503.60	150.47	200.00	9,454.08	889.92	7.42	400.00	497.34	600.00	157.89
13	9,454.08	149.69	200.00	9,403.77	497.34	4.14	400.00	101.48	600.00	153.83
14	9,403.77	148.89	497.67	9,054.99	101.48	0.85	102.33	0.00	600.00	149.74
15	9,054.99	143.37	600.00	8,598.36					600.00	143.37
16	8,598.36	136.14	600.00	8,134.50					600.00	136.14
17	8,134.50	128.80	600.00	7,663.29					600.00	128.80
18	7,663.29	121.34	600.00	7,184.63					600.00	121.34
19	7,184.63	113.76	600.00	6,698.39					600.00	113.76
20	6,698.39	106.06	600.00	6,204.44					600.00	106.06
21	6,204.44	98.24	600.00	5,702.68					600.00	98.24
22	5,702.68	90.29	600.00	5,192.97					600.00	90.29
23	5,192.97	82.22	600.00	4,675.20					600.00	82.22
24	4,675.20	74.02	600.00	4,149.22					600.00	74.02
25	4,149.22	65.70	600.00	3,614.92					600.00	65.70
26	3,614.92	57.24	600.00	3,072.15					600.00	57.24
27	3,072.15	48.64	600.00	2,520.79					600.00	48.64
28	2,520.79	39.91	600.00	1,960.71					600.00	39.91
29	1,960.71	31.04	600.00	1,391.75					600.00	31.04
30	1,391.75	22.04	600.00	813.79					600.00	22.04
31	813.79	12.88	600.00	226.67					600.00	12.88
32	226.67	3.59	230.26	0.00					230.26	3.59
									3,830.26	