

PulteMortgage

Example Amortization Schedule

In this example, the amortization schedule is for a 30-year fixed-rate mortgage with a 4.125% interest rate and an original loan amount of \$185,000.

#	Date	Interest Rate	Monthly Payment	Principal	Interest
1	7/1/17	4.125	895.63	260.35	635.25
2	8/1/17	4.125	895.63	261.28	634.35
3	9/1/17	4.125	895.63	262.17	633.46
4	10/1/17	4.125	895.63	263.07	632.56
5	11/1/17	4.125	895.63	263.98	631.65
6	12/1/17	4.125	895.63	264.89	630.74
7	1/1/18	4.125	895.63	265.8	629.83
8	2/1/18	4.125	895.63	266.71	628.92
9	3/1/18	4.125	895.63	267.63	628.00
10	4/1/18	4.125	895.63	268.55	627.08
351	9/1/46	4.125	895.63	865.41	30.22
352	10/1/46	4.125	895.63	868.39	27.24
353	11/1/46	4.125	895.63	871.37	24.26
354	12/1/46	4.125	895.63	874.37	21.26
355	1/1/47	4.125	895.63	877.37	18.26
356	2/1/47	4.125	895.63	880.39	15.24
357	3/1/47	4.125	895.63	883.41	12.22
358	4/1/47	4.125	895.63	886.45	9.18
359	5/1/47	4.125	895.63	889.5	6.13
360	6/1/47	4.125	897.44	894.37	3.07

Financial Mortgage Payment Table

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Real World Finance: Boost Your Financial Literacy as All Schools Have Failed to Do Jerry L. Copley, 2023-06-13 As a former mathematics teacher and a master's degree recipient I have witnessed a decline in basic mathematical abilities and financial literacy over the past twenty years It is disheartening To witness the anxieties people struggle with in their everyday lives especially when due to reliance on credit prompted me to do something I decided to write a book to break down even complex financial concepts into understandable terms Over the years I have talked with business owners bank mortgage lenders sales professionals finance managers and college and high school students along with coworkers about the many financial topics individuals encounter throughout their lives To be honest I was somewhat surprised by the lack of understanding around basic financial concepts like budgeting compensation and remuneration insurance credit investments and even taxation Education has always been an integral part of my life I believe in the total education of the individual not just subject matter expertise An education that can last throughout a lifetime is complex yet simple timeless yet timely and most importantly it builds a foundation that is needed for ultimate success This book Real World Finance Boost Your Financial Literacy as All Schools Have Failed to Do builds the financial education that seems to be missing from society today It details financial concepts necessary to guide the individual through a lifetime of experiences and endeavors The financial topics include budgets credit insurance investments retirement and worker compensation with fringe benefits and taxes all tailored to an individual's personal financial life As a former tax associate I have assisted hundreds with their tax returns In too many cases individuals did not know how to fill out complete and or file their required tax return Some didn't even know what their W 2 was I have become determined to increase their financial literacy as I did with the thousands of students I taught Real World Finance Boost Your Financial Literacy as All Schools Have Failed to Do explains topics using real world examples from employee compensation and lease versus purchase to loans insurance retirement and the importance of investment to taxation Employing this method breaks down any intimidation of mathematics encountered by many of my former students and the general population while teaching necessary financial concepts and calculations needed for everyday living purchasing a car buying insurance setting up a budget comparing total compensation from various job opportunities retirement and investing filing tax returns comparing leasing renting versus ownership and more A Walmart employee I recently spoke with told me he had to learn many of these concepts for himself after suffering financial hardship He wished he would have been introduced to these concepts in school When I informed him I had taught many of the topics contained in Real World Finance Boost Your Financial Literacy as All Schools Have Failed to Do to my students he responded I wish I had you as a teacher I

want to help more people like the Walmart employee and others I sincerely think they will not only benefit from the topics they will find them interesting and the narrative informative Thank you in advance for taking the time to look at Real World Finance Boost Your Financial Literacy as All Schools Have Failed to Do *Kiplinger's Personal Finance* ,1990-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office,1972 *National Union Catalog* ,1970 Includes entries for maps and atlases **Understanding Financial Accounting** Christopher D. Burnley,2022-01-10 Understanding Financial Accounting 3rd Canadian Edition presents a fresh approach to teaching introductory financial accounting through a blended conceptual and technical perspective that demonstrates how to apply course information to students everyday lives and future careers To develop a deeper understanding of course concepts students work through high quality assessment at varying levels helping them learn more efficiently and create connections between topics and real world application There are also a variety of hands on Excel and data analytics activities that help students learn how to solve business problems within the accounting context With Understanding Financial Accounting students will remain engaged on track and develop the key skills they need for future academic and career success **Financial Accounting** Jerry J. Weygandt,Paul D. Kimmel,Donald E. Kieso,2019-12-12 To understand a business you have to understand the financial insides of a business organization Through a focus on accounting transactions real world problem solving and engaging industry examples Weygandt Financial Accounting 11th edition demonstrates how accounting is an exciting field of study and helps connect core financial accounting concepts to students everyday lives and future careers Continuing to help students succeed in their introductory financial accounting course for over two decades this edition brings together the trusted Weygandt Kimmel and Kieso reputation with fresh timely and accurate updates to help build confidence and engage today s students [Financial Survey of Urban Housing, Statistics on Financial Aspects of Urban Housing.1937](#) United States. Foreign and Domestic Commerce Bureau,1937 **Kiplinger's Personal Finance** ,1987-11 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Financial Survey of Urban Housing** United States. Bureau of Foreign and Domestic Commerce,1937 **Federal Home Loan Bank Board Journal** ,1982 Includes a statistical series section which provides economic information on the Nation s savings and homefinancing industry [Financial Accounting](#) Paul D. Kimmel,Jerry J. Weygandt,Donald E. Kieso,2020 The new eighth edition of Financial Accounting Tools for Decision Making Canadian Edition by Kimmel Weygandt Kieso Trenholm Irvine and Burnley continues to provide the best tools for both instructors and students to succeed in their introductory financial accounting class It helps students understand the purpose and use of financial accounting whether they plan to become accountants or whether they simply need it for their personal life or career The book s unique balanced procedural and conceptual user oriented approach

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