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Amortize Loan

To amortize a loan means to spread payments evenly over time so that each payment covers both interest and principal.

Early payments mostly pay interest, while later ones pay more principal.

In short, loan amortization is the process of paying off debt gradually with regular, equal payments.

The *Amortize Loan* calculator is displayed on the *Calculators* page by clicking on the *Amortize loan* button.

Amortize Loan

1 Loan amount





2 Interest rate % per year

3 Number of payments Payments Years

4 Payment interval

5 Payment due at

6 Date of first payment Include date column

7    

Number	Date	Payment	Principal	Interest	Balance
1	11/15/2025	304.22	254.22	50.00	9745.78
2	12/15/2025	304.22	255.49	48.73	9490.29
3	1/15/2026	304.22	256.77	47.45	9233.52
4	2/15/2026	304.22	258.05	46.17	8975.47
5	3/15/2026	304.22	259.34	44.88	8716.13
6	4/15/2026	304.22	260.64	43.58	8455.49
7	5/15/2026	304.22	261.94	42.28	8193.55
8	6/15/2026	304.22	263.25	40.97	7930.30
9	7/15/2026	304.22	264.57	39.65	7665.73
10	8/15/2026	304.22	265.89	38.33	7399.84
11	9/15/2026	304.22	267.22	37.00	7132.62
12	10/15/2026	304.22	268.56	35.66	6864.06
13	11/15/2026	304.22	269.90	34.32	6594.16
14	12/15/2026	304.22	271.25	32.97	6322.91
15	1/15/2027	304.22	272.60	31.61	6050.31
16	2/15/2027	304.22	273.97	30.25	5776.34
17	3/15/2027	304.22	275.34	28.88	5501.00
18	4/15/2027	304.22	276.71	27.51	5224.29
19	5/15/2027	304.22	278.10	26.12	4946.19
20	6/15/2027	304.22	279.48	24.73	4666.70

In the *Amortize Loan* calculator:

1. Enter the *Loan amount*.
2. Enter the *Interest rate* per year.
3. Enter the number of *Payments*.
4. Select the *Payment interval*.
5. Select when the payment is due in each payment interval.
6. Either select the *Date of first payment* or uncheck *Include date column*.
7. Click on the calculate icon.

The amortization schedule can be:

- Printed,
- Copied to the clipboard,
- Saved to a richtext (.rtf) or text (.txt) file,
- Exported to a comma delimited spreadsheet file, or
- Exported to a tab delimited spreadsheet file.