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\$5.08 principal vs. \$4.92 interest / 9
years 3 months 6 \$393.56; 40
months / 3 years 4 months; 63

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months / 5 years 3 months $7.19 \div 12$
 $=.0158 / 1.58\%$ per month

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154 months of payments \div 12 months
= 12 years, 10 months 3 Month 90
(\$3.68) to month 91 (\$3.71) 4 Add
interest paid for months 1–12 =
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