

Package ‘cumprinc’

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Title Functions Centered Around Microsoft Excel Cumprinc Function

Version 0.1

Description Provides similar functionality to 'Microsoft Excel' 'CUMPRINC' function <<https://support.microsoft.com/en-us/office/cumprinc-function-94a4516d-bd65-41a1-bc16-053a6af4c04d>>. Returns principal remaining at a given month, principal paid in a month, and accumulated principal paid at a given month based on original loan amount, monthly interest rate, and term of loan.

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Encoding UTF-8

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NeedsCompilation no

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princ_accum	<i>Accumulated principal paid back at time n</i>
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Description

Accumulated principal paid back at time n

Usage

```
princ_accum(s, r, t, n)
```

Arguments

s	original loan amount
r	interest rate. Divide by 100 if in a percent and again by 12 if yearly
t	loan term in months
n	month to return value for

Value

numeric value of accumulated paid principal

Examples

```
s <- 10000
r <- 5 / 100 / 12
t <- 60
n <- 5
princ_accum( s, r, t, n)
```

princ_month	<i>Principal to be paid back at time n</i>
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Description

Principal to be paid back at time n

Usage

```
princ_month(s, r, t, n)
```

Arguments

s	original loan amount
r	interest rate. Divide by 100 if in a percent and again by 12 if yearly
t	loan term in months
n	month to return value for

Value

numeric value of principal paid in given month

Examples

```
s <- 10000
r <- 5 / 100 / 12
t <- 60
n <- 5
princ_month( s, r, t, n)
```

princ_remn	<i>Remaining principal at time n</i>
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Description

Remaining principal at time n

Usage

```
princ_remn(s, r, t, n)
```

Arguments

s	original loan amount
r	interest rate. Divide by 100 if in a percent and again by 12 if yearly
t	loan term in months
n	month to return value for

Value

numeric value of remaining principal

Examples

```
s <- 10000
r <- 5 / 100 / 12
t <- 60
n <- 5
princ_remn( s, r, t, n)
```

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