

# 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.

**License** GPL (>= 2)

**Encoding** UTF-8

**RoxygenNote** 7.2.2

**NeedsCompilation** no

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**Repository** CRAN

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princ\_accum                      *Accumulated principal paid back at time n*

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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                      *Principal to be paid back at time n*

---

**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*                    *Remaining principal at time n*

---

**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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