

Home loan & EMI planning calculator

Preview from [RealEstateSmartly.com](https://realestatesmartly.com) Courses

Loan planning checklist

- ☐ **EMI calculation with prepayment:** Model monthly EMI, planned prepayments, and impact on tenure.
 - ☐ **Interest vs principal breakdown:** Track amortization to see how much of each EMI goes to interest vs principal.
 - ☐ **Tax benefit calculator:** Estimate Section 80C (principal) and Section 24(b) (interest) deductions.
 - ☐ **Rate comparison:** Compare fixed vs floating rates across banks with total interest cost.
 - ☐ **Affordability check:** Ensure $\text{EMI} \leq 30\text{--}40\%$ of net monthly income.
 - ☐ **Prepayment strategy:** Simulate lump-sum vs monthly top-up prepayments to minimize interest.
 - ☐ **Risk buffers:** Add stress tests for $\pm 1\text{--}2\%$ rate changes and income disruptions.
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Why this matters

- **Financial clarity:** See the real cost of borrowing over time.
 - **Faster loan closure:** Optimize prepayments to save lakhs in interest.
 - **Smart tax planning:** Use compliant estimates to plan annual savings.
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Next steps after this toolkit

In our course you'll learn:

- How to build and customize the EMI sheet from scratch
 - Best practices for prepayment timing (start vs middle vs end of tenure)
 - How to compare bank offers beyond interest rate (fees, redraw, part-payment rules)
 - Tax planning strategies and common pitfalls for home loan benefits
 - How to forecast affordability under different scenarios (rate hikes, income changes)
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Bonus in course

- Downloadable Excel/Google Sheets calculators (EMI, prepayment, tax)
 - Bank comparison templates and checklist
 - Expert Q&A sessions on loan optimization
 - Real case studies of interest saved with smart prepayments
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Need immediate assistance

- **Email:** contact@realestatesmartly.com
 - **Website:** www.realestatesmartly.com/courses
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 ***This is a simplified preview. For complete protection against loan stress and hidden costs, join our expert-led courses for step-by-step guidance and ready-to-use calculators.***