

```
1 using System;
2 using System.Collections.Generic;
3 using System.Linq;
4 using System.Text;
5 using System.Threading.Tasks;
6
7
8 /* TITLE:      Loancalculator
9  * AUTHOR:      Paul McKillop
10 * DATE:        October 2022
11 * PURPOSE:     To calculate the payment that will be made against a loan
12 */
13
14
15 namespace McKillopMotoring
16 {
17     public class LoanCalculator
18     {
19         //-- create a constant used multiple time in calculations
20         private const int MonthsPerYear = 12;
21
22         #region Monthly payments
23         /// <summary>
24         /// Calculate the monthly costs
25         /// </summary>
26         /// <param name="myLoan"></param>
27         /// <returns>decimal</returns>
28         public static decimal LoanMonthlyPayment(Loan myLoan)
29         {
30             //-- create and initialise the return variable
31             double payment = 0;
32
33             //-- create local variables from the argument class
34             var loanTermMonths = myLoan.LoanTermYears * MonthsPerYear;
35             var interestRate = Convert.ToDouble(myLoan.LoanRate);
36             var loanAmount = myLoan.CarPrice - myLoan.CarDeposit;
37
38             if (myLoan.LoanTermYears > 0) //-- Check term years not 0
39             {
40                 if (myLoan.LoanRate != 0)
41                 {
42                     var rate = (double)((interestRate / MonthsPerYear) / 100);
43                     var factor = (rate + (rate / (Math.Pow(rate + 1, loanTermMonths) - 1))); //-- use built-in library for compound interest
44                     payment = (loanAmount * factor);
45                 }
46                 else
47                 {
48                     payment = (loanAmount / (double)loanTermMonths);
49                 }
50             }
51         }
52     }
53 }
```

```
50     }
51
52     return Math.Round(d: (decimal)payment, decimals: 2);
53 }
54 #endregion
55
56
57 #region Annual payments
58 /// <summary>
59 /// Annual Payments
60 /// </summary>
61 /// <param name="myLoan"></param>
62 /// <returns>decimal</returns>
63 public static decimal LoanAnnualPayment(Loan myLoan)
64 {
65     return Math.Round(d: LoanMonthlyPayment(myLoan) *
66         12, decimals: 2);
67 }
68 #endregion
69
70 #region Weekly payments
71 /// <summary>
72 /// Weekly payments
73 /// </summary>
74 /// <param name="myLoan"></param>
75 /// <returns></returns>
76 public static decimal LoanWeeklyPayment(Loan myLoan)
77 {
78     return Math.Round(d: LoanAnnualPayment(myLoan) / 52, decimals:
79         2);
80 }
81
82 public static decimal LoanTotalPayment(Loan myLoan)
83 {
84     return Math.Round(d: LoanAnnualPayment(myLoan) *
85         myLoan.LoanTermYears, decimals: 2);
86 }
87 #endregion
88 }
```