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1  //-- *****
2  //-- CLASS:      LoanCalculator
3  //-- AUTHOR:     Paul McKillop
4  //-- CREATED:    02 December 2018
5  //-- PURPOSE:    Method only to calculate loan costs as
6  //--              Total, Yearly, Monthly, Weekly
7  //-- *****
8
9  using System;
10 using System.Collections.Generic;
11 using System.Linq;
12 using System.Text;
13 using System.Threading.Tasks;
14
15 namespace Motoring
16 {
17     public class LoanCalculator
18     {
19         //-- create a constant used multiple time in calculations
20         private const int MonthsPerYear = 12;
21
22         /// <summary>
23         /// Monthly payment
24         /// </summary>
25         /// <param name="myLoan"></param>
26         /// <returns></returns>
27         #region Monthly Payment
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,
44                                     loanTermMonths) - 1))); //-- use built-in library for
45                                     compound interest
46                     payment = (loanAmount * factor);
47                 }
48                 else
49                 {
50                     payment = (loanAmount / (double)loanTermMonths);
51                 }
52             }
53
54             return Math.Round((decimal)payment, 2);
55         }
56     }
57     #endregion
58 }
```

```
55
56     //-- Annual
57     /// <summary>
58     /// Annual
59     /// </summary>
60     /// <param name="myLoan"></param>
61     /// <returns></returns>
62     #region Annual
63     public static decimal LoanAnnualPayment(Loan myLoan)
64     {
65         return Math.Round(LoanMonthlyPayment(myLoan) * 12, 2);
66     }
67     #endregion
68
69     //-- Weekly
70
71     /// <summary>
72     /// Weekly
73     /// </summary>
74     /// <param name="myLoan"></param>
75     /// <returns></returns>
76     #region Weekly
77     public static decimal LoanWeeklyPayment(Loan myLoan)
78     {
79         return Math.Round(LoanAnnualPayment(myLoan) / 52, 2);
80     }
81     #endregion
82
83     //-- Total loan payment
84
85     /// <summary>
86     /// Total payment
87     /// </summary>
88     /// <param name="myLoan"></param>
89     /// <returns></returns>
90     #region Total payment
91     public static decimal LoanTotalPayment(Loan myLoan)
92     {
93         return Math.Round(LoanAnnualPayment(myLoan) *
94             myLoan.LoanTermYears, 2);
95     }
96     #endregion
97
98
99     }
100 }
101
```