Interest Rate Table

25% Interest Calculated Daily and Compounded

Days Needed to Repay

Principal	1 Day	2 Days	3 Days	4 Days	5 Days	6 Days	7 Days
200	250	313	391	488	610	763	954
300	375	469	586	732	916	1,144	1,430
400	500	625	781	976	1,221	1,526	1,907
500	625	781	977	1,221	1,526	1,907	2,384
600	750	938	1,172	1,465	1,831	2,289	2,861
700	875	1,094	1,367	1,709	2,136	2,670	3,337
800	1,000	1,250	1,563	1,953	2,441	3,052	3,815
900	1,125	1,406	1,758	2,197	2,747	3,433	4,291
1,000	1,250	1,563	1,953	2,441	3,052	3,815	4,768

This table exists so you don't have to do math under stress – which is a privilege. When you borrow from the money lender, you pay 25% interest per day. That means every day you carry the loan, the amount you owe grows — not once, but on top of itself.

So, if you borrow 200 lempiras, after one day, you owe 250. After a few days, you owe much more. After a week, you owe almost five times what you borrowed.

The important thing is not the percentage. The important thing is the speed. This table shows how time becomes the most expensive part of being poor. If you had steady income, or savings, or access to cheaper credit, time wouldn't hurt this much. But when income is small and unpredictable, loans don't just help you survive — they pull money from your future into today.

That can be rational. It can also be financially dangerous. So, here's how to use the table:

- Pick the amount you need
- Look across to see how long it might take you to repay
- Notice how fast the cost grows if repayment is delayed