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We can use the following information from

the question: $M=100$
 $R=\frac{0.06}{12}=0.005$
 $n=35 \times 12=420$ Do not forget to change both R and n according to the compounding frequency given in the question as "per month". The net balance can be found as: $A_0=0$
 $A_1=100(1.005)$
 $A_2=100(1.005)^2+100(1.005)$
 $A_3=100(1.005)^3+100(1.005)^2+100(1.005)$
 \dots
 $A_{420}=100(1.005)^{420}+100(1.005)^{419}+\dots+100(1.005)^2+100(1.005)$
 $A_{420}=100(1.005)[1+(1.005)+(1.005)^2+\dots+(1.005)^{419}]$

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Write down the given information and the future value formula: $F = x [(1 + i)^n - 1] / i$
To determine the monthly payment amount, we make x the subject of the formula: $x = F \times i [(1 + i)^n - 1] / F - 1$
 $i = 0,095 / 12$ $n = 1 \times 12 = 12$.
Substitute the known values and calculate x :

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 students learn in grade 12! These skills
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