	A	B	C	D	E	F
1	rate =	7.00%	m =	12	years =	10
2						
3	Period	interest owed	payment	additional payment	amt toward principal	outstanding balance
4	0	---	----	----	----	10000
5	1	$58.33	$116.11		$57.78	$9,942.22
6	2	$58.00	$116.11		$58.11	$9,884.11
7	3	$57.66	$116.11		$58.45	$9,825.66

	A	B	C	D	E	F
1	rate =	7.00%	m =	12	years =	10
2						
3	Period	interest owed	payment	additional payment	amt toward principal	outstanding balance
4	0	---	----	----	----	10000
5	=A4+1	=ROUND(F4*$B$1/$D$1,2)	=ROUND(-PMT(B1/D1,D1*F1,F4),2)		=C5-B5+D5	=F4-E5
6	=A5+1	=ROUND(F5*$B$1/$D$1,2)	=C5		=C6-B6+D6	=F5-E6
7	=A6+1	=ROUND(F6*$B$1/$D$1,2)	=C6		=C7-B7+D7	=F6-E7

	A	B	C	D
1				For balance
2	rate 1	10.00%		above 5200
3	rate 2	35.00%		use rate 2
4				
5				
6	period	interest earned	deposit	balance
7	0	---	4500	4500
8	1	37.5	400	4937.5
9	2	41.15	400	5378.65
10	3	156.88	400	5935.53

	A	B	C	D
1				For balance above 5200 use rate 2
2	rate 1	10.00%		
3	rate 2	35.00%		
4				
5				
6	period	interest earned	deposit	balance
7	0	---	4500	4500
8	=A7+1	=IF(D7<=5200, ROUND(D7*$B$2/12,2),ROUND(D7*$B$3/12,2))	400	=C8+B8+D7
9	=A8+1	=IF(D8<=5200, ROUND(D8*$B$2/12,2),ROUND(D8*$B$3/12,2))	400	=C9+B9+D8
10	=A9+1	=IF(D9<=5200, ROUND(D9*$B$2/12,2),ROUND(D9*$B$3/12,2))	400	=C10+B10+D9