

### Credit Card Balance Sheet

A	B	C	D	E	F	G
Month	Charges	Balance	14.9% Int.	3% min	payment	New Balance
1		=B2		=C2*0.03	=MAX(E2,15)	=C2+D2-F2
2	38231 104			=C3*0.03	=MAX(E3,15)	=C3+D3-F3
3	38261 77	=G2+B3	=C3*0.149/12	=C4*0.03	=MAX(E4,15)	=C4+D4-F4
4	38292 105	=G3+B4	=C4*0.149/12	=C5*0.03	=MAX(E5,15)	=C5+D5-F5
5	38322 91	=G4+B5	=C5*0.149/12	=C6*0.03	=MAX(E6,15)	=C6+D6-F6
6	38353 97	=G5+B6	=C6*0.149/12	=C7*0.03	=MAX(E7,15)	=C7+D7-F7
7	38384 51	=G6+B7	=C7*0.149/12	=C8*0.03	=MAX(E8,15)	=C8+D8-F8
8	38412 62	=G7+B8	=C8*0.149/12	=C9*0.03	=MAX(E9,15)	=C9+D9-F9
9	38443 64	=G8+B9	=C9*0.149/12	=C10*0.03	=MAX(E10,15)	=C10+D10-F10
10	38473 113	=G9+B10	=C10*0.149/12	=C11*0.03	=MAX(E11,15)	=C11+D11-F11
11	38504 68	=G10+B11	=C11*0.149/12	=C12*0.03	=MAX(E12,15)	=C12+D12-F12
12	38534 80	=G11+B12	=C12*0.149/12	=C13*0.03	=MAX(E13,15)	=C13+D13-F13
13	38565 111	=G12+B13	=C13*0.149/12	=C14*0.03	=MAX(E14,15)	=C14+D14-F14
14	38596 113	=G13+B14	=C14*0.149/12	=C15*0.03	=MAX(E15,15)	=C15+D15-F15
15	38626 106	=G14+B15	=C15*0.149/12	=C16*0.03	=MAX(E16,15)	=C16+D16-F16
16	38657 63	=G15+B16	=C16*0.149/12	=C17*0.03	=MAX(E17,15)	=C17+D17-F17
17	38687 54	=G16+B17	=C17*0.149/12	=C18*0.03	=MAX(E18,15)	=C18+D18-F18
18	38718 108	=G17+B18	=C18*0.149/12	=C19*0.03	=MAX(E19,15)	=C19+D19-F19
19	38749 96	=G18+B19	=C19*0.149/12	=C20*0.03	=MAX(E20,15)	=C20+D20-F20
20	38777 105	=G19+B20	=C20*0.149/12	=C21*0.03	=MAX(E21,15)	=C21+D21-F21
21	38808 48	=G20+B21	=C21*0.149/12	=C22*0.03	=MAX(E22,15)	=C22+D22-F22
22	38838 143	=G21+B22	=C22*0.149/12	=C23*0.03	=MAX(E23,15)	=C23+D23-F23
23	38869 67	=G22+B23	=C23*0.149/12	=C24*0.03	=MAX(E24,15)	=C24+D24-F24
24	38899 59	=G23+B24	=C24*0.149/12	=C25*0.03	=MAX(E25,15)	=C25+D25-F25
25	38930 143	=G24+B25	=C25*0.149/12	=C26*0.03	=MAX(E26,15)	=C26+D26-F26
26	38961 115	=G25+B26	=C26*0.149/12	=C27*0.03	=MAX(E27,15)	=C27+D27-F27
27	38991 104	=G26+B27	=C27*0.149/12	=C28*0.03	=MAX(E28,15)	=C28+D28-F28
28	39022 68	=G27+B28	=C28*0.149/12	=C29*0.03	=MAX(E29,15)	=C29+D29-F29
29	39052 68	=G28+B29	=C29*0.149/12	=C30*0.03	=MAX(E30,15)	=C30+D30-F30
30	39083 163	=G29+B30	=C30*0.149/12	=C31*0.03	=MAX(E31,15)	=C31+D31-F31
31	39114 59	=G30+B31	=C31*0.149/12	=C32*0.03	=MAX(E32,15)	=C32+D32-F32
32	39142 112	=G31+B32	=C32*0.149/12	=C33*0.03	=MAX(E33,15)	=C33+D33-F33
33	39173 28	=G32+B33	=C33*0.149/12	=C34*0.03	=MAX(E34,15)	=C34+D34-F34
34	39203 162	=G33+B34	=C34*0.149/12	=C35*0.03	=MAX(E35,15)	=C35+D35-F35
35	39234 69	=G34+B35	=C35*0.149/12	=C36*0.03	=MAX(E36,15)	=C36+D36-F36
36	39264 66	=G35+B36	=C36*0.149/12			

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1	Month Charges	Balance	14.9% Int.	3% min	payment	New Balance
37	39295 80	=G36+B37	=C37*0.149/12	=C37*0.03	=MAX(E37,15)	=C37+D37-F37
38	39326 94	=G37+B38	=C38*0.149/12	=C38*0.03	=MAX(E38,15)	=C38+D38-F38
39	39356 129	=G38+B39	=C39*0.149/12	=C39*0.03	=MAX(E39,15)	=C39+D39-F39
40	39387 56	=G39+B40	=C40*0.149/12	=C40*0.03	=MAX(E40,15)	=C40+D40-F40
41	39417 85	=G40+B41	=C41*0.149/12	=C41*0.03	=MAX(E41,15)	=C41+D41-F41
42	39448 127	=G41+B42	=C42*0.149/12	=C42*0.03	=MAX(E42,15)	=C42+D42-F42
43	39479 33	=G42+B43	=C43*0.149/12	=C43*0.03	=MAX(E43,15)	=C43+D43-F43
44	39508 65	=G43+B44	=C44*0.149/12	=C44*0.03	=MAX(E44,15)	=C44+D44-F44
45	39539 47	=G44+B45	=C45*0.149/12	=C45*0.03	=MAX(E45,15)	=C45+D45-F45
46	39569 61	=G45+B46	=C46*0.149/12	=C46*0.03	=MAX(E46,15)	=C46+D46-F46
47	39600 93	=G46+B47	=C47*0.149/12	=C47*0.03	=MAX(E47,15)	=C47+D47-F47
48	39630 40	=G47+B48	=C48*0.149/12	=C48*0.03	=MAX(E48,15)	=C48+D48-F48
49	39661 118	=G48+B49	=C49*0.149/12	=C49*0.03	=MAX(E49,15)	=C49+D49-F49
50	39692 77	=G49+B50	=C50*0.149/12	=C50*0.03	=MAX(E50,15)	=C50+D50-F50
51	39722 93	=G50+B51	=C51*0.149/12	=C51*0.03	=MAX(E51,15)	=C51+D51-F51
52	39753 61	=G51+B52	=C52*0.149/12	=C52*0.03	=MAX(E52,15)	=C52+D52-F52
53	39783 67	=G52+B53	=C53*0.149/12	=C53*0.03	=MAX(E53,15)	=C53+D53-F53
54	39814 105	=G53+B54	=C54*0.149/12	=C54*0.03	=MAX(E54,15)	=C54+D54-F54
55	39845 40	=G54+B55	=C55*0.149/12	=C55*0.03	=MAX(E55,15)	=C55+D55-F55
56	39873 108	=G55+B56	=C56*0.149/12	=C56*0.03	=MAX(E56,15)	=C56+D56-F56
57	39904 100	=G56+B57	=C57*0.149/12	=C57*0.03	=MAX(E57,15)	=C57+D57-F57
58	39934 124	=G57+B58	=C58*0.149/12	=C58*0.03	=MAX(E58,15)	=C58+D58-F58
59	39965 89	=G58+B59	=C59*0.149/12	=C59*0.03	=MAX(E59,15)	=C59+D59-F59
60	39995 64	=G59+B60	=C60*0.149/12	=C60*0.03	=MAX(E60,15)	=C60+D60-F60
61	40026 79	=G60+B61	=C61*0.149/12	=C61*0.03	=MAX(E61,15)	=C61+D61-F61
62	40057 94	=G61+B62	=C62*0.149/12	=C62*0.03	=MAX(E62,15)	=C62+D62-F62
63	40087 87	=G62+B63	=C63*0.149/12	=C63*0.03	=MAX(E63,15)	=C63+D63-F63
64	40118 71	=G63+B64	=C64*0.149/12	=C64*0.03	=MAX(E64,15)	=C64+D64-F64
65	40148 53	=G64+B65	=C65*0.149/12	=C65*0.03	=MAX(E65,15)	=C65+D65-F65
66	40179 53	=G65+B66	=C66*0.149/12	=C66*0.03	=MAX(E66,15)	=C66+D66-F66
67	40210 100	=G66+B67	=C67*0.149/12	=C67*0.03	=MAX(E67,15)	=C67+D67-F67
68	40238 96	=G67+B68	=C68*0.149/12	=C68*0.03	=MAX(E68,15)	=C68+D68-F68
69	40269 81	=G68+B69	=C69*0.149/12	=C69*0.03	=MAX(E69,15)	=C69+D69-F69
70	40299 100	=G69+B70	=C70*0.149/12	=C70*0.03	=MAX(E70,15)	=C70+D70-F70
71	40330 87	=G70+B71	=C71*0.149/12	=C71*0.03	=MAX(E71,15)	=C71+D71-F71

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1	Month Charges	Balance	14.9% Int.	3% min	payment	New Balance
72	40360 87	=G71+B72	=C72*0.149/12	=C72*0.03	=MAX(E72,15)	=C72+D72-F72
73	40391 87	=G72+B73	=C73*0.149/12	=C73*0.03	=MAX(E73,15)	=C73+D73-F73
74	40422 40	=G73+B74	=C74*0.149/12	=C74*0.03	=MAX(E74,15)	=C74+D74-F74
75	40452 53	=G74+B75	=C75*0.149/12	=C75*0.03	=MAX(E75,15)	=C75+D75-F75
76	40483 63	=G75+B76	=C76*0.149/12	=C76*0.03	=MAX(E76,15)	=C76+D76-F76
77	40513 36	=G76+B77	=C77*0.149/12	=C77*0.03	=MAX(E77,15)	=C77+D77-F77
78	40544 71	=G77+B78	=C78*0.149/12	=C78*0.03	=MAX(E78,15)	=C78+D78-F78
79	40575 81	=G78+B79	=C79*0.149/12	=C79*0.03	=MAX(E79,15)	=C79+D79-F79
80	40603 95	=G79+B80	=C80*0.149/12	=C80*0.03	=MAX(E80,15)	=C80+D80-F80
81	40634 62	=G80+B81	=C81*0.149/12	=C81*0.03	=MAX(E81,15)	=C81+D81-F81
82	40664 28	=G81+B82	=C82*0.149/12	=C82*0.03	=MAX(E82,15)	=C82+D82-F82
83	40695 20	=G82+B83	=C83*0.149/12	=C83*0.03	=MAX(E83,15)	=C83+D83-F83
84	40725 55	=G83+B84	=C84*0.149/12	=C84*0.03	=MAX(E84,15)	=C84+D84-F84
85	40756 49	=G84+B85	=C85*0.149/12	=C85*0.03	=MAX(E85,15)	=C85+D85-F85
86	40787 81	=G85+B86	=C86*0.149/12	=C86*0.03	=MAX(E86,15)	=C86+D86-F86
87	40817 70	=G86+B87	=C87*0.149/12	=C87*0.03	=MAX(E87,15)	=C87+D87-F87
88	40848 96	=G87+B88	=C88*0.149/12	=C88*0.03	=MAX(E88,15)	=C88+D88-F88
89	40878 42	=G88+B89	=C89*0.149/12	=C89*0.03	=MAX(E89,15)	=C89+D89-F89
90	40909 64	=G89+B90	=C90*0.149/12	=C90*0.03	=MAX(E90,15)	=C90+D90-F90
91	40940 21	=G90+B91	=C91*0.149/12	=C91*0.03	=MAX(E91,15)	=C91+D91-F91
92	40969 93	=G91+B92	=C92*0.149/12	=C92*0.03	=MAX(E92,15)	=C92+D92-F92
93	41000 37	=G92+B93	=C93*0.149/12	=C93*0.03	=MAX(E93,15)	=C93+D93-F93
94	41030 34	=G93+B94	=C94*0.149/12	=C94*0.03	=MAX(E94,15)	=C94+D94-F94
95	41061 39	=G94+B95	=C95*0.149/12	=C95*0.03	=MAX(E95,15)	=C95+D95-F95
96	41091 21	=G95+B96	=C96*0.149/12	=C96*0.03	=MAX(E96,15)	=C96+D96-F96
97	41122 36	=G96+B97	=C97*0.149/12	=C97*0.03	=MAX(E97,15)	=C97+D97-F97
98	41153 59	=G97+B98	=C98*0.149/12	=C98*0.03	=MAX(E98,15)	=C98+D98-F98
99	41183 42	=G98+B99	=C99*0.149/12	=C99*0.03	=MAX(E99,15)	=C99+D99-F99
100	41214 88	=G99+B100	=C100*0.149/12	=C100*0.03	=MAX(E100,15)	=C100+D100-F100
101	41244 61	=G100+B101	=C101*0.149/12	=C101*0.03	=MAX(E101,15)	=C101+D101-F101
102	41275 45	=G101+B102	=C102*0.149/12	=C102*0.03	=MAX(E102,15)	=C102+D102-F102
103	41306 73	=G102+B103	=C103*0.149/12	=C103*0.03	=MAX(E103,15)	=C103+D103-F103
104	41334 47	=G103+B104	=C104*0.149/12	=C104*0.03	=MAX(E104,15)	=C104+D104-F104
105	41365 58	=G104+B105	=C105*0.149/12	=C105*0.03	=MAX(E105,15)	=C105+D105-F105
106	41395 96	=G105+B106	=C106*0.149/12	=C106*0.03	=MAX(E106,15)	=C106+D106-F106

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	A	B	C	D	E	F	G
1	Month	Charges	Balance	14.9% Int.	3% min	payment	New Balance
107	41426	93	=G106+B107	=C107*0.149/12	=C107*0.03	=MAX(E107,15)	=C107+D107-F107
108	41456	45	=G107+B108	=C108*0.149/12	=C108*0.03	=MAX(E108,15)	=C108+D108-F108
109	41487	27	=G108+B109	=C109*0.149/12	=C109*0.03	=MAX(E109,15)	=C109+D109-F109
110	41518	67	=G109+B110	=C110*0.149/12	=C110*0.03	=MAX(E110,15)	=C110+D110-F110
111	41548	80	=G110+B111	=C111*0.149/12	=C111*0.03	=MAX(E111,15)	=C111+D111-F111
112	41579	29	=G111+B112	=C112*0.149/12	=C112*0.03	=MAX(E112,15)	=C112+D112-F112
113	41609	24	=G112+B113	=C113*0.149/12	=C113*0.03	=MAX(E113,15)	=C113+D113-F113
114	41640	96	=G113+B114	=C114*0.149/12	=C114*0.03	=MAX(E114,15)	=C114+D114-F114
115	41671	93	=G114+B115	=C115*0.149/12	=C115*0.03	=MAX(E115,15)	=C115+D115-F115
116	41699	45	=G115+B116	=C116*0.149/12	=C116*0.03	=MAX(E116,15)	=C116+D116-F116
117	41730	27	=G116+B117	=C117*0.149/12	=C117*0.03	=MAX(E117,15)	=C117+D117-F117
118	41760	67	=G117+B118	=C118*0.149/12	=C118*0.03	=MAX(E118,15)	=C118+D118-F118
119	41791	80	=G118+B119	=C119*0.149/12	=C119*0.03	=MAX(E119,15)	=C119+D119-F119
120	41821	29	=G119+B120	=C120*0.149/12	=C120*0.03	=MAX(E120,15)	=C120+D120-F120
121	41852	24	=G120+B121	=C121*0.149/12	=C121*0.03	=MAX(E121,15)	=C121+D121-F121
122	Totals	=SUM(B2:B121)		=SUM(D2:D120)		=SUM(F2:F121)	

[http://www.webwinder.com/wwhtmbin/java\\_cci.html](http://www.webwinder.com/wwhtmbin/java_cci.html)  
<http://www.csgnetwork.com/creditcardmincalc.html>