

Starting balance	105.24
Interest rate	0.0165
Fixed payment	20

Period	Balance	Interest
0	=START	=C15*RATE
=B15+1	=C15*(1+RATE)-PAYMENT	=C16*RATE
=B16+1	=MAX(C16*(1+RATE)-PAYMENT,0)	=C17*RATE
=B17+1	=MAX(C17*(1+RATE)-PAYMENT,0)	=C18*RATE
=B18+1	=MAX(C18*(1+RATE)-PAYMENT,0)	=C19*RATE
=B19+1	=MAX(C19*(1+RATE)-PAYMENT,0)	=C20*RATE
=B20+1	=MAX(C20*(1+RATE)-PAYMENT,0)	=C21*RATE
=B21+1	=MAX(C21*(1+RATE)-PAYMENT,0)	=C22*RATE
=B22+1	=MAX(C22*(1+RATE)-PAYMENT,0)	=C23*RATE
=B23+1	=MAX(C23*(1+RATE)-PAYMENT,0)	=C24*RATE
=B24+1	=MAX(C24*(1+RATE)-PAYMENT,0)	=C25*RATE
=B25+1	=MAX(C25*(1+RATE)-PAYMENT,0)	=C26*RATE
=B26+1	=MAX(C26*(1+RATE)-PAYMENT,0)	=C27*RATE
=B27+1	=MAX(C27*(1+RATE)-PAYMENT,0)	=C28*RATE
=B28+1	=MAX(C28*(1+RATE)-PAYMENT,0)	=C29*RATE
=B29+1	=MAX(C29*(1+RATE)-PAYMENT,0)	=C30*RATE
=B30+1	=MAX(C30*(1+RATE)-PAYMENT,0)	=C31*RATE

