¿Qué Pasa Si Pagamos Sólo el Mínimo, o el Doble?

Esta tabla nos permite calcular en cuánto tiempo terminaríamos de pagar nuestra deuda, y cuánto pagaríamos de intereses, si pagamos sólo el mínimo o el doble. La tabla supone un pago mínimo del 5% del saldo total incluyendo intereses e IVA, o bien, \$ 100 pesos, sin embargo este parámetro puede ser cambiado por el usuario que tenga un conocimiento básico de fórmulas.

Para iniciar, sólo tenemos que introducir nuestro saldo total actual en la fila B16, y sustituir toda la columna C con la tasa mensual que nos cobra hoy nuestra tarjeta de crédito. Lo que se obtiene en estas tablas es solamente una simulación con efectos ilustrativos y para que nos demos cuenta lo que puede suceder.

Recordemos que las tasas de interés en tarjetas de crédito suelen ser variables y cambian cada mes.

		Sı	Pagamos Sól	o el Mínimo	Si Pagamos el Doble del Mínimo						
Mes	Saldo Promedio	Tasa Mensual	Intereses (Incluye IVA)	Saldo Total	Pago Mínimo	Saldo Final	Saldo Promedio	Intereses (Incluye IVA)	Saldo Total	Doble Pago Mínimo	Saldo Final
1	\$10,000.00	3.20%	\$371.20	\$10,371.20	\$518.56	\$9,852.64	\$10,000.00	\$371.20	\$10,371.20	\$1,037.12	\$9,334.08
2	\$9,852.64	3.20%	\$365.73	\$10,218.37	\$510.92	\$9,707.45	\$9,334.08			\$968.06	\$8,712.50
3	\$9,707.45	3.20%			\$503.39					\$903.59	\$8,132.32
4	\$9,564.40	3.20%	\$355.03	\$9,919.43	\$495.97	\$9,423.46	\$8,132.32	\$301.87	\$8,434.19	\$843.42	\$7,590.77
5	\$9,423.46	3.20%	\$349.80	\$9,773.26	\$488.66	\$9,284.60	\$7,590.77	\$281.77	\$7,872.54	\$787.25	\$7,085.29
6	\$9,284.60	3.20%	\$344.64	\$9,629.24	\$481.46	\$9,147.78	\$7,085.29	\$263.01	\$7,348.30	\$734.83	\$6,613.47
7	\$9,147.78	3.20%	\$339.57	\$9,487.35	\$474.37	\$9,012.98	\$6,613.47	\$245.49	\$6,858.96	\$685.90	\$6,173.06
8	\$9,012.98	3.20%	\$334.56	\$9,347.54	\$467.38	\$8,880.16	\$6,173.06	\$229.14	\$6,402.21	\$640.22	\$5,761.99
9	\$8,880.16	3.20%	\$329.63	\$9,209.79	\$460.49	\$8,749.30	\$5,761.99	\$213.88	\$5,975.87	\$597.59	\$5,378.28
10	\$8,749.30	3.20%	\$324.77	\$9,074.08	\$453.70	\$8,620.37	\$5,378.28	\$199.64	\$5,577.93	\$557.79	\$5,020.13
11	\$8,620.37	3.20%	\$319.99	\$8,940.36	\$447.02	\$8,493.34	\$5,020.13	\$186.35	\$5,206.48	\$520.65	\$4,685.83
12	\$8,493.34	3.20%	\$315.27	\$8,808.62	\$440.43	\$8,368.19	\$4,685.83	\$173.94	\$4,859.77	\$485.98	\$4,373.79
13	\$8,368.19	3.20%	\$310.63	\$8,678.81	\$433.94	\$8,244.87	\$4,373.79	\$162.36	\$4,536.15	\$453.61	\$4,082.53
14	\$8,244.87	3.20%	\$306.05	\$8,550.92	\$427.55	\$8,123.38	\$4,082.53	\$151.54	\$4,234.08	\$423.41	\$3,810.67
15	\$8,123.38	3.20%	\$301.54	\$8,424.92	\$421.25	\$8,003.67	\$3,810.67	\$141.45	\$3,952.12	\$395.21	\$3,556.91
16	\$8,003.67	3.20%	\$297.10	\$8,300.77	\$415.04	\$7,885.73	\$3,556.91	\$132.03	\$3,688.94	\$368.89	\$3,320.05
17	\$7,885.73	3.20%	\$292.72	\$8,178.45	\$408.92	\$7,769.52	\$3,320.05	\$123.24	\$3,443.29	\$344.33	\$3,098.96
18	\$7,769.52	3.20%	\$288.40	\$8,057.93	\$402.90	\$7,655.03	\$3,098.96	\$115.03	\$3,213.99	\$321.40	\$2,892.59
19	\$7,655.03	3.20%	\$284.15	\$7,939.19	\$396.96	\$7,542.23	\$2,892.59	\$107.37		\$300.00	\$2,699.97
20	\$7,542.23	3.20%	\$279.97	\$7,822.20	\$391.11	\$7,431.09		\$100.22	\$2,800.19	\$280.02	\$2,520.17
21	\$7,431.09	3.20%	\$275.84	\$7,706.93	\$385.35	\$7,321.58		\$93.55		\$261.37	\$2,352.35
22	\$7,321.58	3.20%	\$271.78	\$7,593.36	\$379.67	\$7,213.69	\$2,352.35			\$243.97	\$2,195.70
23	\$7,213.69	3.20%	\$267.77	\$7,481.46	\$374.07	\$7,107.39				\$227.72	\$2,049.49
24	\$7,107.39	3.20%	\$263.83	\$7,371.22	\$368.56	\$7,002.66	\$2,049.49	\$76.08	\$2,125.56	\$212.56	\$1,913.01
25	\$7,002.66	3.20%	\$259.94	\$7,262.59	\$363.13	\$6,899.46	\$1,913.01	\$71.01	\$1,984.02	\$198.40	\$1,785.62
26	\$6,899.46	3.20%	\$256.11	\$7,155.57	\$357.78	\$6,797.79	\$1,785.62	\$66.28		\$185.19	\$1,666.71
27	\$6,797.79	3.20%	\$252.33	\$7,050.13	\$352.51	\$6,697.62		\$61.87		\$172.86	\$1,555.72
28	\$6,697.62	3.20%	\$248.62	\$6,946.24	\$347.31	\$6,598.93				\$161.35	\$1,452.12
29	\$6,598.93	3.20%		\$6,843.88	\$342.19	\$6,501.68				\$150.60	\$1,355.42
30	\$6,501.68	3.20%	\$241.34	\$6,743.03	\$337.15	\$6,405.87			\$1,405.73	\$140.57	\$1,265.16
31	\$6,405.87	3.20%	\$237.79	\$6,643.66	\$332.18					\$131.21	\$1,180.91
32	\$6,311.48	3.20%		\$6,545.76	\$327.29						\$1,102.27
33	\$6,218.47	3.20%	\$230.83	\$6,449.30	\$322.47	\$6,126.84	\$1,102.27	\$40.92		\$114.32	\$1,028.87
34	\$6,126.84	3.20%	\$227.43	\$6,354.26	\$317.71	\$6,036.55		\$38.19		\$106.71	\$960.35
35	\$6,036.55	3.20%	\$224.08	\$6,260.63	\$313.03	\$5,947.60	\$960.35			\$100.00	\$896.00
36	\$5,947.60	3.20%	\$220.77	\$6,168.37	\$308.42				•	\$100.00	\$829.26
37	\$5,859.95	3.20%	\$217.52	\$6,077.47	\$303.87		\$829.26	\$30.78	•••••••••••••••••••••••••••••••••••••••	\$100.00	\$760.04
38	\$5,773.60	3.20%	\$214.32	\$5,987.92	\$299.40	\$5,688.52	\$760.04	\$28.21	\$788.26	\$100.00	\$688.26
39	\$5,688.52	3.20%			\$294.98		\$688.26			\$100.00	\$613.81
40	•••••••••••••••••••••••••••••••••••••••	3.20%			\$290.64		\$613.81		• • • • • • • • • • • • • • • • • • • •	\$100.00	\$536.59
41		3.20%		\$5,727.08	\$286.35		\$536.59			\$100.00	\$456.51
42	\$5,440.73	3.20%			\$282.13		\$456.51			\$100.00	\$373.45
43	\$5,360.56	3.20%		•	\$277.98		\$373.45			\$100.00	\$287.32
44	\$5,281.56	3.20%		•	\$273.88	\$5,203.73			••	\$100.00	\$197.98
45	•••••••••••••••••••••••••••••••••••••••	3.20%			\$269.84					\$100.00	\$105.33
46	•••••••••••••••••••••••••••••••••••••••	3.20%			\$265.87		\$105.33				\$9.24
47		3.20%			\$261.95						\$0.00

51	\$4,760.26	3.20%	\$176.70	\$4,936.96	\$246.85	\$4,690.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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52	\$4,690.11	3.20%	\$174.10	\$4,864.21	\$243.21	\$4,621.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53	\$4,621.00	3.20%	\$171.53	\$4,792.53	\$239.63	\$4,552.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
54	\$4,552.90	3.20%	\$169.00	••••••	\$236.10	\$4,485.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ļ				\$4,721.91	······································				······		
55	\$4,485.81	3.20%	\$166.51	\$4,652.33	\$232.62	\$4,419.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
56	\$4,419.71	3.20%	\$164.06	\$4,583.77	\$229.19	\$4,354.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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57	\$4,354.58	3.20%	\$161.64	\$4,516.22	\$225.81	\$4,290.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
58	\$4,290.41	3.20%	\$159.26	\$4,449.67	\$222.48	\$4,227.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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59	\$4,227.19	3.20%	\$156.91	\$4,384.10	\$219.21	\$4,164.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
60	\$4,164.90	3.20%	\$154.60	\$4,319.50	\$215.97	\$4,103.52	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
61	\$4,103.52	3.20%	\$152.32	\$4,255.85	\$212.79	\$4,043.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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62	\$4,043.05	3.20%	\$150.08	\$4,193.13	\$209.66	\$3,983.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
63	\$3,983.48	3.20%	\$147.87	\$4,131.34	\$206.57	\$3,924.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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64	\$3,924.77	3.20%	\$145.69	\$4,070.46	\$203.52	\$3,866.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
65	\$3,866.94	3.20%	\$143.54	\$4,010.48	\$200.52	\$3,809.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
66	\$3,809.96	3.20%	\$141.43	\$3,951.38	\$197.57	\$3,753.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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67	\$3,753.81	3.20%	\$139.34	\$3,893.15	\$194.66	\$3,698.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
68	\$3,698.50	3.20%	\$137.29	\$3,835.78	\$191.79	\$3,644.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
69	\$3,644.00	3.20%	\$135.27	\$3,779.26	\$188.96	\$3,590.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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70	\$3,590.30	3.20%	\$133.27	\$3,723.57	\$186.18	\$3,537.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
71	\$3,537.39	3.20%	\$131.31	\$3,668.70	\$183.43	\$3,485.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
72	\$3,485.26	3.20%	\$129.37	\$3,614.64	\$180.73	\$3,433.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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73	\$3,433.90	3.20%	\$127.47	\$3,561.37	\$178.07	\$3,383.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
74	\$3,383.30	3.20%	\$125.59	\$3,508.89	\$175.44	\$3,333.45	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
75	\$3,333.45	3.20%	\$123.74	\$3,457.18	\$172.86	\$3,284.32	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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76	\$3,284.32	3.20%	\$121.91	\$3,406.24	\$170.31	\$3,235.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
77	\$3,235.93	3.20%	\$120.12	\$3,356.04	\$167.80	\$3,188.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
78	\$3,188.24	3.20%	\$118.35	\$3,306.59	\$165.33	\$3,141.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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79	\$3,141.26	3.20%	\$116.60	\$3,257.86	\$162.89	\$3,094.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
80	\$3,094.97	3.20%	\$114.89	\$3,209.86	\$160.49	\$3,049.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
81	\$3,049.36	3.20%	\$113.19	\$3,162.56	\$158.13	\$3,004.43	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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82	\$3,004.43	3.20%	\$111.52	\$3,115.95	\$155.80	\$2,960.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
83	\$2,960.15	3.20%	\$109.88	\$3,070.04	\$153.50	\$2,916.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
84	\$2,916.53	3.20%	\$108.26	\$3,024.80	\$151.24	\$2,873.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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85	\$2,873.56	3.20%	\$106.67	\$2,980.22	\$149.01	\$2,831.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
86	\$2,831.21	3.20%	\$105.09	\$2,936.31	\$146.82	\$2,789.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
87	\$2,789.49	3.20%	\$103.55	\$2,893.04	\$144.65	\$2,748.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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88	\$2,748.38	3.20%	\$102.02	\$2,850.40	\$142.52	\$2,707.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
89	\$2,707.88	3.20%	\$100.52	\$2,808.40	\$140.42	\$2,667.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
90	\$2,667.98	3.20%	\$99.04	\$2,767.02	\$138.35	\$2,628.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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91	\$2,628.67	3.20%	\$97.58	\$2,726.24	\$136.31	\$2,589.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
92	\$2,589.93	3.20%	\$96.14	\$2,686.07	\$134.30	\$2,551.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
93		3.20%	\$94.72	\$2,646.49	\$132.32	\$2,514.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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94	\$2,514.16	3.20%	\$93.33	\$2,607.49	\$130.37	\$2,477.11	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
95	\$2,477.11	3.20%	\$91.95	\$2,569.06	\$128.45	\$2,440.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
96	\$2,440.61		\$90.60	\$2,531.21	······································	\$2,404.65	\$0.00		\$0.00	\$0.00	\$0.00
ļ		3.20%			\$126.56			\$0.00	-		
97	\$2,404.65	3.20%	\$89.26	\$2,493.91	\$124.70	\$2,369.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
98	\$2,369.21	3.20%	\$87.95	\$2,457.16	\$122.86	\$2,334.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
99	\$2,334.30	3.20%	\$86.65	\$2,420.95	\$121.05	\$2,299.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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100	\$2,299.90	3.20%	\$85.37	\$2,385.27	\$119.26	\$2,266.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
101	\$2,266.01	3.20%	\$84.11	\$2,350.12	\$117.51	\$2,232.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
102	\$2,232.62	3.20%	\$82.87	\$2,315.49	\$115.77	\$2,199.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	•••••••••••••••••••••••••••••••••••••••		······································	•••••••••••••••••••••••••••••••••••••••	•••••••••••••••••••••••••••••••••••••••			······			
103	\$2,199.72	3.20%	\$81.65	\$2,281.37	\$114.07	\$2,167.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
104	\$2,167.30	3.20%	\$80.45	\$2,247.75	\$112.39	\$2,135.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
105		3.20%	\$79.26	\$2,214.63	\$110.73	\$2,103.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			••••••••••••••		•••••••••••••••••••••••••••••••••••••••						
106	\$2,103.90	3.20%	\$78.10	\$2,181.99	\$109.10	\$2,072.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
107	\$2,072.89	3.20%	\$76.95	\$2,149.84	\$107.49	\$2,042.35	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
108	\$2,042.35	3.20%	\$75.81	\$2,118.16	\$105.91	\$2,012.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
			•••••••••••••••••••••••••••••••••••••••	•••••				······	·····		
109	\$2,012.25	3.20%	\$74.69	\$2,086.95	\$104.35	\$1,982.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
110	\$1,982.60	3.20%	\$73.59	\$2,056.19	\$102.81	\$1,953.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
111	\$1,953.38	3.20%	\$72.51	\$2,025.89	\$101.29	\$1,924.60	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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112		3.20%	\$71.44	\$1,996.04	\$100.00	\$1,896.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
113	\$1,896.04	3.20%	\$70.38	\$1,966.42	\$100.00	\$1,866.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
114	\$1,866.42	3.20%	\$69.28	\$1,935.70	\$100.00	\$1,835.70	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
115		3.20%		•••••••••••••••••••••••••••••••••••••••	•••••••••••••••••••••••••••••••••••••••						\$0.00
	あしのおり / ひ	J.ZU%!	\$68.14	\$1,903.84	\$100.00	\$1,803.84	\$0.00	\$0.00	\$0.00	\$0.00	DU.UU:

120	\$1,664.14	3.20%	\$61.77	\$1,725.91	\$100.00	\$1,625.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
121	\$1,625.91	3.20%	\$60.35	\$1,686.26	\$100.00	\$1,586.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
122	\$1,586.26	3.20%	\$58.88	\$1,645.14	\$100.00	\$1,545.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
123	\$1,545.14	3.20%	\$57.36	\$1,602.50	\$100.00	\$1,502.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
124	\$1,502.50	3.20%	\$55.77	\$1,558.27	\$100.00	\$1,458.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
125	\$1,458.27	3.20%	\$54.13	\$1,512.40	\$100.00	\$1,412.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
126	\$1,412.40	3.20%	\$52.43	\$1,464.83	\$100.00	\$1,364.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
127	\$1,364.83	3.20%	\$50.66	\$1,415.49	\$100.00	\$1,315.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
128	\$1,315.49	3.20%	\$48.83	\$1,364.33	\$100.00	\$1,264.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
129	\$1,264.33	3.20%	\$46.93	\$1,311.26	\$100.00	\$1,211.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
130	\$1,211.26	3.20%	\$44.96	\$1,256.22	\$100.00	\$1,156.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
131	\$1,156.22	3.20%	\$42.92	\$1,199.14	\$100.00	\$1,099.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
132	\$1,099.14	3.20%	\$40.80	\$1,139.94	\$100.00	\$1,039.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
133	\$1,039.94	3.20%	\$38.60	\$1,078.54	\$100.00	\$978.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
134	\$978.54	3.20%	\$36.32	\$1,014.86	\$100.00	\$914.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
135	\$914.86	3.20%	\$33.96	\$948.82	\$100.00	\$848.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
136	\$848.82	3.20%	\$31.51	\$880.33	\$100.00	\$780.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
137	\$780.33	3.20%	\$28.97	\$809.30	\$100.00	\$709.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
138	\$709.30	3.20%	\$26.33	\$735.63	\$100.00	\$635.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
139	\$635.63	3.20%	\$23.59	\$659.22	\$100.00	\$559.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
140	\$559.22	3.20%	\$20.76	\$579.98	\$100.00	\$479.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
141	\$479.98	3.20%	\$17.82	\$497.80	\$100.00	\$397.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
142	\$397.80	3.20%	\$14.77	\$412.56	\$100.00	\$312.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
143	\$312.56	3.20%	\$11.60	\$324.17	\$100.00	\$224.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
144	\$224.17	3.20%	\$8.32	\$232.49	\$100.00	\$132.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
145	\$132.49	3.20%	\$4.92	\$137.41	\$100.00	\$37.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
146	\$37.41	3.20%	\$1.39	\$38.79	\$38.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00