

# MOSTLY NOVEMBER

Previous Balance: **\$1,660.74**

APR: 16.60%

Daily Rate: =D1/365

Days in Billing Cycle: 31

Date	Beginning Balance	Payments	Purchases	Daily Principal Balance	Daily Rate	Interest Charge	Ending Balance	Outstanding Balance
10/27/18	=B1			=B3+D3-C3	=F1	=E3*F3	=E3+G3	=B1+D3-C3
10/28/18	=H3			=B4+D4-C4	=F3	=E4*F4	=E4+G4	=I3+D4-C4
10/29/18	=H4			=B5+D5-C5	=F4	=E5*F5	=E5+G5	=I4+D5-C5
10/30/18	=H5			=B6+D6-C6	=F5	=E6*F6	=E6+G6	=I5+D6-C6
10/31/18	=H6	\$666.00		=B7+D7-C7	=F6	=E7*F7	=E7+G7	=I6+D7-C7
11/01/18	=H7			=B8+D8-C8	=F7	=E8*F8	=E8+G8	=I7+D8-C8
11/02/18	=H8			=B9+D9-C9	=F8	=E9*F9	=E9+G9	=I8+D9-C9
11/03/18	=H9			=B10+D10-C10	=F9	=E10*F10	=E10+G10	=I9+D10-C10
11/04/18	=H10			=B11+D11-C11	=F10	=E11*F11	=E11+G11	=I10+D11-C11
11/05/18	=H11	\$340.66		=B12+D12-C12	=F11	=E12*F12	=E12+G12	=I11+D12-C12
11/06/18	=H12			=B13+D13-C13	=F12	=E13*F13	=E13+G13	=I12+D13-C13
11/07/18	=H13			=B14+D14-C14	=F13	=E14*F14	=E14+G14	=I13+D14-C14
11/08/18	=H14			=B15+D15-C15	=F14	=E15*F15	=E15+G15	=I14+D15-C15
11/09/18	=H15			=B16+D16-C16	=F15	=E16*F16	=E16+G16	=I15+D16-C16
11/10/18	=H16			=B17+D17-C17	=F16	=E17*F17	=E17+G17	=I16+D17-C17
11/11/18	=H17			=B18+D18-C18	=F17	=E18*F18	=E18+G18	=I17+D18-C18
11/12/18	=H18			=B19+D19-C19	=F18	=E19*F19	=E19+G19	=I18+D19-C19
11/13/18	=H19			=B20+D20-C20	=F19	=E20*F20	=E20+G20	=I19+D20-C20
11/14/18	=H20			=B21+D21-C21	=F20	=E21*F21	=E21+G21	=I20+D21-C21
11/15/18	=H21			=B22+D22-C22	=F21	=E22*F22	=E22+G22	=I21+D22-C22
11/16/18	=H22			=B23+D23-C23	=F22	=E23*F23	=E23+G23	=I22+D23-C23
11/17/18	=H23			=B24+D24-C24	=F23	=E24*F24	=E24+G24	=I23+D24-C24
11/18/18	=H24			=B25+D25-C25	=F24	=E25*F25	=E25+G25	=I24+D25-C25
11/19/18	=H25			=B26+D26-C26	=F25	=E26*F26	=E26+G26	=I25+D26-C26
11/20/18	=H26			=B27+D27-C27	=F26	=E27*F27	=E27+G27	=I26+D27-C27
11/21/18	=H27			=B28+D28-C28	=F27	=E28*F28	=E28+G28	=I27+D28-C28
11/22/18	=H28			=B29+D29-C29	=F28	=E29*F29	=E29+G29	=I28+D29-C29
11/23/18	=H29			=B30+D30-C30	=F29	=E30*F30	=E30+G30	=I29+D30-C30
11/24/18	=H30			=B31+D31-C31	=F30	=E31*F31	=E31+G31	=I30+D31-C31
11/25/18	=H31			=B32+D32-C32	=F31	=E32*F32	=E32+G32	=I31+D32-C32
11/26/18	=H32			=B33+D33-C33	=F32	=E33*F33	=E33+G33	=I32+D33-C33
Total:	=SUM(B3:B33)	###	###	=SUM(E3:E33)		=SUM(G3:G33)	=SUM(H3:H33)	=SUM(I3:I33)
Average:	=B34/H1			=E34/H1		=G34/H1	=H34/H1	=I34/H1

Total Interest Charge ÷ (Daily Rate × Days in Billing Cycle), a.k.a. "Balance Subject to Interest Rate":

=G34/(F1\*H1)

Outstanding Balance:

=I33

Average Daily Balance:

=I35

Interest Charge:

=G34

New Balance:

=I33+G34

# MOSTLY NOVEMBER

