AI-04708 Bridge Gap Shelter Fund

Multiple

Create a monthly balance amortization of $89885 if withdrawing $7000/month starting October 2026.

Create a monthly balance amortization of $89885 if withdrawing $7000/month starting October 2026 and include an ROI computation of 20% per year.

Monthly Balance Amortization

Assuming **$89,885 is the starting balance**, withdrawals begin in **October 2026**, and you withdraw **$7,000 at the end of each month**.

Assumption: No investment growth, interest, taxes, or fees are included. This is a **straight-line depletion schedule**, not a loan amortization. Standard amortization schedules would include interest when an applicable rate is provided. (Mortgage Ledger)

Summary

Item	Amount
Starting balance	**$89,885.00**
Monthly withdrawal	**$7,000.00**
Full $7,000 withdrawals	**12 months**
Final withdrawal	**$5,885.00**
Total withdrawal period	**13 months**
Balance reaches $0	**October 2027**

Monthly Amortization Schedule

Month	Beginning Balance	Withdrawal	Ending Balance
October 2026	$89,885.00	$7,000.00	**$82,885.00**
November 2026	$82,885.00	$7,000.00	$75,885.00
December 2026	$75,885.00	$7,000.00	$68,885.00
January 2027	$68,885.00	$7,000.00	$61,885.00
February 2027	$61,885.00	$7,000.00	$54,885.00
March 2027	$54,885.00	$7,000.00	$47,885.00
April 2027	$47,885.00	$7,000.00	$40,885.00
May 2027	$40,885.00	$7,000.00	$33,885.00
June 2027	$33,885.00	$7,000.00	$26,885.00
July 2027	$26,885.00	$7,000.00	$19,885.00
August 2027	$19,885.00	$7,000.00	$12,885.00
September 2027	$12,885.00	$7,000.00	$5,885.00
October 2027	$5,885.00	**$5,885.00**	**$0.00**

Visual Depletion

```
Starting Balance: $89,885
October 2026     ████████████████  $82,885
January 2027     ████████████      $61,885
April 2027       ████████          $40,885
July 2027        ████              $19,885
September 2027   ▌                 $5,885
October 2027                       $0
```

Result: At a constant withdrawal of $7,000 per month, the $89,885 balance supports **12 months of full withdrawals plus a final $5,885 withdrawal in October 2027**.

If this is intended to model an **investment account**, the result will change depending on the assumed annual return. For example, I can create a second version using **6%, 8%, 10%, or 12% annualized growth**, with monthly compounding.

Monthly Balance Amortization with 20% Annual ROI

This projection assumes you begin with **$89,885**, withdraw **$7,000 per month starting October 2026**, and earn a **20% annual investment return**.

Assumptions & Calculation Method

Parameter	Value
Starting balance	**$89,885.00**
Monthly withdrawal	**$7,000.00**
Annual ROI	**20.00%**
Compounding	Monthly
First withdrawal	**October 2026**
Withdrawal timing	**End of each month, after ROI is credited**
Taxes, fees, and market volatility	Not included

Because 20% is treated as an **effective annual return**, the equivalent monthly return is:

rm=(1+0.20)1/12−1r_m=(1+0.20)^{1/12}-1rm=1.530947% per month\boxed{r_m=1.530947\%\text{ per month}}

This conversion preserves a 20% annual compound return rather than simply dividing 20% by 12. (Quantus Tools)

The monthly calculation is:

Ending Balance=Beginning Balance+(Beginning Balance×1.530947%)−Withdrawal\text{Ending Balance} = \text{Beginning Balance} + (\text{Beginning Balance}\times1.530947\%) - \text{Withdrawal}

Monthly Amortization Schedule

Dollar amounts are rounded to the nearest cent. ROI is calculated on the beginning balance before the withdrawal.

Month	Beginning Balance	ROI @ 1.530947%	Balance Before Withdrawal	Withdrawal	Ending Balance

Oct 2026	$89,885.00	$1,376.09	$91,261.09	$7,000.00	**$84,261.09**
Nov 2026	$84,261.09	$1,289.99	$85,551.08	$7,000.00	**$78,551.08**
Dec 2026	$78,551.08	$1,202.58	$79,753.66	$7,000.00	**$72,753.66**
Jan 2027	$72,753.66	$1,113.82	$73,867.48	$7,000.00	**$66,867.48**
Feb 2027	$66,867.48	$1,023.71	$67,891.19	$7,000.00	**$60,891.19**
Mar 2027	$60,891.19	$932.21	$61,823.40	$7,000.00	**$54,823.40**
Apr 2027	$54,823.40	$839.31	$55,662.71	$7,000.00	**$48,662.71**
May 2027	$48,662.71	$745.00	$49,407.72	$7,000.00	**$42,407.72**
Jun 2027	$42,407.72	$649.24	$43,056.95	$7,000.00	**$36,056.95**
Jul 2027	$36,056.95	$552.01	$36,608.97	$7,000.00	**$29,608.97**
Aug 2027	$29,608.97	$453.30	$30,062.27	$7,000.00	**$23,062.27**
Sep 2027	$23,062.27	$353.07	$23,415.34	$7,000.00	**$16,415.34**
Oct 2027	$16,415.34	$251.31	$16,666.65	$7,000.00	**$9,666.65**
Nov 2027	$9,666.65	$147.99	$9,814.64	$7,000.00	**$2,814.64**
Dec 2027	$2,814.64	$43.09	$2,857.73	**$2,857.73**	**$0.00**

ROI & Withdrawal Summary

Metric	Amount
Starting capital	**$89,885.00**
Total ROI earned	**$10,972.73**
Total withdrawals	**$100,857.73**
Full $7,000 withdrawals	**14 months**
Final partial withdrawal	**$2,857.73**
Total withdrawal period	**15 months**
Account depleted	**December 2027**

Growth vs. Withdrawals

```
15-month period
              |
    BALANCE $0
December 2027
```

Important Interpretation

At a **20% annualized return**, the account generates approximately **$10,973 in modeled investment gains** during the withdrawal period. That allows you to withdraw approximately **$100,858 in total**, rather than the **$89,885** that would be available without investment growth.

However, **20% is an aggressive planning assumption**, not a guaranteed annual yield. Actual investment returns may be negative or uneven, and withdrawing a fixed amount during market declines can materially change the outcome. This schedule is a mathematical projection, not a prediction of actual portfolio performance.