Monthly Withdrawal Plan

Balance Amortization Schedule

Starting October 2026 | $7,000 per Month | Starting Balance: $89,885

Goal
Track monthly withdrawals until the balance reaches zero. Simple and clear.

Time Horizon
October 2026 to October 2027 (13 months)

Withdrawal Amount
$7,000 / month (final month $5,885)

Initial Balance
$89,885
As of October 1, 2026

→

Monthly Withdrawal
$7,000
End of each month

→

No Investment Growth
- No interest
- No investment return
- No fees or taxes
- Straight-line depletion

→

Decreases Each Month
$7,000 reduction per month
(final month adjusted)

→

Balance Reaches Zero
$0
By October 2027

Starting Balance
$89,885

Monthly Withdrawal
$7,000

Full $7,000 Withdrawals
12 months
(Oct 2026 – Sep 2027)

Final Withdrawal
$5,885
(Oct 2027)

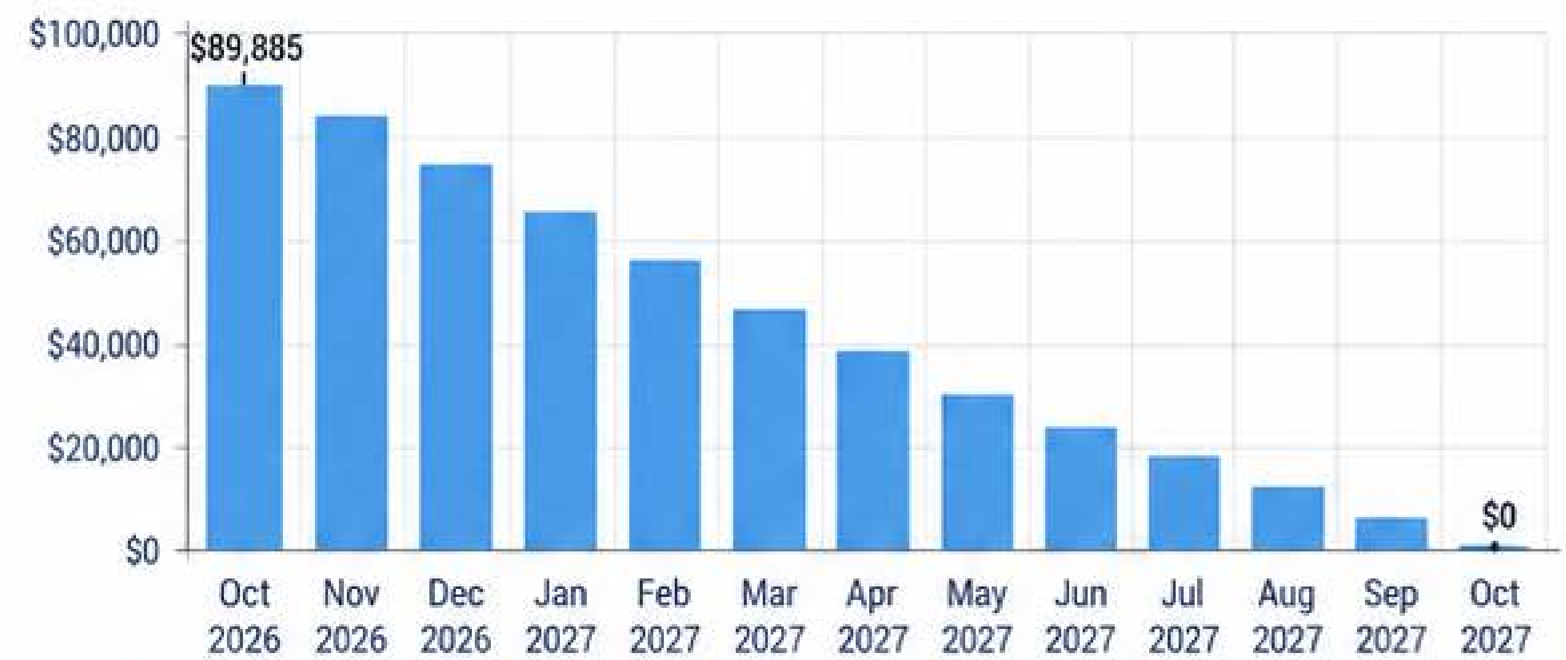
Total Period
13 months

Ending Balance
$0

Monthly Balance Amortization Schedule

#	Month	Beginning Balance	Withdrawal	Ending Balance
1	October 2026	$89,885.00	$7,000.00	$82,885.00
2	November 2026	$82,885.00	$7,000.00	$75,885.00
3	December 2026	$75,885.00	$7,000.00	$68,885.00
4	January 2027	$68,885.00	$7,000.00	$61,885.00
5	February 2027	$61,885.00	$7,000.00	$54,885.00
6	March 2027	$54,885.00	$7,000.00	$47,885.00
7	April 2027	$47,885.00	$7,000.00	$40,885.00
8	May 2027	$40,885.00	$7,000.00	$33,885.00
9	June 2027	$33,885.00	$7,000.00	$26,885.00
10	July 2027	$26,885.00	$7,000.00	$19,885.00
11	August 2027	$19,885.00	$7,000.00	$12,885.00
12	September 2027	$12,885.00	$7,000.00	$5,885.00
13	October 2027	$5,885.00	$5,885.00	$0.00

Balance Depletion Over Time



Key Takeaways

Covers 12 Months
You can withdraw $7,000 per month for 12 months (Oct 2026 – Sep 2027).

Final Month
Withdraw $5,885 in October 2027 to fully deplete the balance.

No Growth Assumed
This is a straight-line schedule with no investment returns, interest, taxes, or fees.

Plan Ahead
If your funds are invested, actual duration may be longer with positive returns or shorter with losses.

Scenario Variations (Optional)

Actual results may vary depending on investment returns.
Here's how long $89,885 could last with $7,000 monthly withdrawals at different annual returns (approximate):

Annual Return (Assumed)	Estimated Months
−2%	~12 months
0%	~13 months
4%	~15 months
6%	~16 months
8%	~17 months
10%	~19 months
12%	~21 months

Important Notes

- No interest, investment gains, taxes, or fees included in the main schedule.
- Withdrawals are assumed at the end of each month.
- If this is an investment account, actual results will vary based on market performance.
- Always review with a financial advisor for personalized planning.

Next Steps

- Review your overall retirement cash flow plan.
- Consider a safe withdrawal strategy if invested (e.g., 4–6% annual return).
- Update the schedule if your monthly withdrawal amount changes.
- Monitor and adjust based on actual performance and expenses.

Financial Planning | Retirement Strategy | Cash Flow Management
Based on a $89,885 starting balance with $7,000 monthly withdrawals starting October 2026.

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