

	A	B	C	D	E	F	G	H	I
1	TERRIFIC PROPERTY LOANS						240	months	
2									
3				AMOUNT BORROWED					
4				40000	50000	60000	70000	80000	90000
5	% INTEREST RATE	0.04	=PMT(\$C5/12,\$G\$1,D\$4)	=PMT(\$C5/12,\$G\$1,E\$4)	=PMT(\$C5/12,\$G\$1,F\$4)	=PMT(\$C5/12,\$G\$1,G\$4)	=PMT(\$C5/12,\$G\$1,H\$4)	=PMT(\$C5/12,\$G\$1,I\$4)	
6		0.05	=PMT(\$C6/12,\$G\$1,D\$4)	=PMT(\$C6/12,\$G\$1,E\$4)	=PMT(\$C6/12,\$G\$1,F\$4)	=PMT(\$C6/12,\$G\$1,G\$4)	=PMT(\$C6/12,\$G\$1,H\$4)	=PMT(\$C6/12,\$G\$1,I\$4)	
7		0.06	=PMT(\$C7/12,\$G\$1,D\$4)	=PMT(\$C7/12,\$G\$1,E\$4)	=PMT(\$C7/12,\$G\$1,F\$4)	=PMT(\$C7/12,\$G\$1,G\$4)	=PMT(\$C7/12,\$G\$1,H\$4)	=PMT(\$C7/12,\$G\$1,I\$4)	
8		0.07	=PMT(\$C8/12,\$G\$1,D\$4)	=PMT(\$C8/12,\$G\$1,E\$4)	=PMT(\$C8/12,\$G\$1,F\$4)	=PMT(\$C8/12,\$G\$1,G\$4)	=PMT(\$C8/12,\$G\$1,H\$4)	=PMT(\$C8/12,\$G\$1,I\$4)	
9		0.08	=PMT(\$C9/12,\$G\$1,D\$4)	=PMT(\$C9/12,\$G\$1,E\$4)	=PMT(\$C9/12,\$G\$1,F\$4)	=PMT(\$C9/12,\$G\$1,G\$4)	=PMT(\$C9/12,\$G\$1,H\$4)	=PMT(\$C9/12,\$G\$1,I\$4)	
10		0.09	=PMT(\$C10/12,\$G\$1,D\$4)	=PMT(\$C10/12,\$G\$1,E\$4)	=PMT(\$C10/12,\$G\$1,F\$4)	=PMT(\$C10/12,\$G\$1,G\$4)	=PMT(\$C10/12,\$G\$1,H\$4)	=PMT(\$C10/12,\$G\$1,I\$4)	

This worked example shows the finished spreadsheet displaying formulae along with row and column headings.

Note the dollar sign which indicate absolute cell references