

Mean	0.1
Std Dev	0.2
Current	\$ 50,000
Deposits	\$ 10,000
Withdrawals	\$ 35,000
Borrowing rate	10%

Year	Beginning Balance	Return	Gain (Loss)	Deposit (Withdrawal)
1	\$ 50,000	0.201856763	\$ 10,093	\$ 10,000
2	\$ 70,093	0.21577482	\$ 15,124	\$ 10,000
3	\$ 95,217	0.037971105	\$ 3,615	\$ 10,000
4	\$ 108,833	0.218536467	\$ 23,784	\$ 10,000
5	\$ 142,616	-0.343869788	\$ (49,042)	\$ 10,000
6	\$ 103,575	0.401251804	\$ 41,560	\$ (35,000)
7	\$ 110,135	-0.240684854	\$ (26,508)	\$ (35,000)
8	\$ 48,627	-0.23985114	\$ (11,663)	\$ (35,000)
9	\$ 1,964	0.086930755	\$ 171	\$ (35,000)
10	\$ (32,866)	0.1	\$ (3,287)	\$ (35,000)
	=B17+D17+E17	=IF([@[Beginning Balance]]>0, NORMINV(RAND(), \$B\$1, \$B\$2), \$B\$6)		
Ending	\$ (71,152)			