```
Function GetAllMoney(ByVal Target As Range) As Double
Dim arr
Dim startold As Integer
Dim everyMoney As Double
Dim sMoney As Double
Dim i, k As Double
Dim sumMoney As Double
Dim gMoney As Double
arr = Sheet1.Range("b2:d82").Value
k = Target.Columns(1).Value / 1000
 startold = Target.Columns(3).Value
everyMoney = Target.Columns(2).Value
sumMoney = Target.Columns(4).Value
 For i = startold To 80
  gMoney = arr(i + 1, 2) * k
   sumMoney = sumMoney + everyMoney - 36 - gMoney
 Next
 GetAllMoney = Format(sumMoney, "0.00")
End Function
Function GetFirstOld(ByVal Target As Range) As Integer
Dim arr
Dim startold As Integer
Dim everyMoney As Double
Dim sMoney As Double
Dim i, k As Double
Dim sumMoney As Double
Dim gMoney As Double
arr = Sheet1.Range("b2:d82").Value
k = Target.Columns(1).Value / 1000
 startold = Target.Columns(3).Value
everyMoney = Target.Columns(2).Value
sumMoney = Target.Columns(4).Value
 For i = startold To 80
  gMoney = arr(i + 1, 2) * k
   sumMoney = sumMoney + everyMoney - 36 - qMoney
 If sumMoney < 0 Then
  GetFirstOld = i
  Exit For
 End If
 Next
```

If i = 81 Then GetFirstOld = 0

End Function