

Savings Plan		Start Date	Monthly Savings
		1/1/2018	100.00
Asset Description	Initial Investment	Current Value	Current Yield (%)
Safety Reserve	1,000.00	0.00	0.100%
Emergency Fund 1	3,000.00	0.00	0.000%
Cash (Cash)	0.00	(5,750.00)	0.000%
Emergency Fund 2	5,000.00	0.00	0.000%
Student's Loan	0.00	(5,000.00)	0.750%
Big Vacation	1,000.00	0.00	0.100%
Totals:		5,000.00	70.00
		Initial Budgeted	100.00

Goal Description	Goal Amount	Current FY	Current FY	Current FY
Emergency Fund I	1,000.00	10/2019	10/20	10/20
Emergency Fund II	1,000.00	10/2020	10/20	10/20
Emergency Fund III	1,000.00	10/2021	10/20	10/20

Balance Sheet

Item	Value
Current Assets	100,000
Fixed Assets	10,000
Total Assets	110,000
Current Liabilities	50,000
Long-Term Liabilities	10,000
Equity	50,000

Income Statement

Item	Value
Revenue	100,000
Cost of Goods Sold	60,000
Gross Profit	40,000
Operating Expenses	20,000
Operating Income	20,000
Interest Expense	5,000
Income Before Tax	15,000
Tax Expense	3,000
Net Income	12,000

Cash Flow Statement

Item	Value
Operating Activities	10,000
Investing Activities	(5,000)
Financing Activities	5,000
Net Change in Cash	10,000

Balance vs. Debt - Comparison of Income

This graph shows the relationship between the company's balance and its debt over time. The x-axis represents time (0 to 10 years), and the y-axis represents the balance/debt (0 to 100,000). The blue line represents the balance, which starts at 100,000 and decreases to 0 by year 10. The red line represents the debt, which starts at 0 and increases to 100,000 by year 10. The green line represents the net income, which starts at 12,000 and decreases to 0 by year 10.

Line of Growth Balance

This graph shows the line of growth balance over time. The x-axis represents time (0 to 10 years), and the y-axis represents the balance/debt (0 to 100,000). The blue line represents the balance, which starts at 100,000 and decreases to 0 by year 10. The red line represents the debt, which starts at 0 and increases to 100,000 by year 10. The green line represents the net income, which starts at 12,000 and decreases to 0 by year 10.

CREDIT CARD #1		CREDIT CARD #2		CREDIT CARD #3	
NAME	41200	NAME	84544	NAME	125000
SEX	450	SEX	1254	SEX	3500
	428		1207	✓	3378
	605	DATE	1284	✓	3259
DOB	583		1121	✓	3138
	560		1078	✓	3017
DOB	538		1034		2897
	516	DOB	991		2776
	493		948		2655
DOB	471		905		2534
	448		862		2414
	426		819		2291
	403	DOB	776		2171
	381		733		2050
	359		690		1930
	336		647		1811
	314		603		1690
	293		560		1569
	269		517		1449

Balance Date: 1/1/2020					
Creditor Information Table					
Row	Creditor	Balance	Rate	Payment	Custom
1	Card #1	4,400.00	13.000%	50.00	2
2	Auto Loan #1	3,200.00	9.810%	30.00	1
3	Auto Loan #2	5,000.00	12.000%	55.00	3
4	Card #2	9,000.00	13.500%	110.00	5
5	Student Loan #1	4,900.00	4.000%	25.00	4
6					
7					
8					
9					
10					
Total:		26,500.00	Total:	270.00	
Monthly Payment 800.00					
Initial Snowball 530.00					
Strategy: Avalanche (Highest Interest First)					

Multiple Credit Card Debt Reduction Calculator

Brandon Copeland



Multiple Credit Card Debt Reduction Calculator:

Introduction to Personal Finance Kristen Carioti, 2024-03-18 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals The Millionaire Choice Tony Bradshaw, 2018-09-04 The Millionaire Choice inspires and equips anyone with hopes for a better financial future Tony Bradshaw grew up in a financially challenged home in a lower income area of Nashville TN In his mid 20s he found himself following in his family's footsteps of debt and financial struggle Then at age 25 he experienced a financial wake up call that changed his future forever he decided to break his family's cycle of financial mismanagement and become a millionaire by 40 years old It's what Tony calls making the millionaire choice Regardless of circumstance or family background everyone has the ability to make choices that affect their future positively or negatively In The Millionaire Choice Tony shares the principles and actions he applied during his journey to becoming a millionaire How to Legally Settle Your Personal Credit Card Debt for Pennies on the Dollar Martha Maeda, 2010-11-15 The current economic climate is dim for many Americans it forecasts potential recession trouble for homeowners and increasing personal and credit card debt According to Federal Reserve estimates that credit card debt is already in the trillions of dollars and rising each year So what can you do about it without immediately resorting to bankruptcy eliminating the entirety of your finances for years to come It's a tough question to answer and one that many are faced with regularly but there are ways to handle these debts legally without reaching for the extreme final measure that we all dread so much This book was written to provide every individual who is standing at the precipice of too much debt with the tools they need to settle that debt legally without ruining themselves forever You will learn everything you need to know about the basics of debt including what the various kinds secured unsecured personal business and tax debt entail and how they affect you You will learn what happens to you when you don't pay both legally and socially and what your first steps should be on the road to repairing your debt You will learn how to assess your overall risks and what your options are with your creditors You will learn what vulnerabilities your debt collectors have legally and what you can do to legally challenge the validity of your debt You will learn how to deal with bill collectors and how to create a line of communication that is two ways and not reliant solely on them making demands Top financial experts bill collectors and one time debt owners have been contacted and interviewed for this book and their interviews have been included here to provide a complete outline of what you can expect when you try to settle your debt You will learn how to start negotiating settlements with your creditors and what specific things you can and cannot do when dealing with them You will learn the variety of debtor's rights that exist and why they are never told to you including details about the Fair Debt Collection Practices Act and how this act is legally enforced For anyone who has ever spent the better part of their life dodging calls

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Real World Personal Finance Mark A. Nadler,Terry Rumker,2014-06-25 Personal Finance for the Real World teaches the basics of

personal finance by involving the reader in various financial exercises and eventually constructing a personal financial plan. Users not only track their spending for a month but also set personal financial goals and incorporate them into a realistic budget. This book also teaches time value of money calculations which enable readers to calculate their necessary monthly savings in order to reach targeted investment goals. This book conducts a thorough review of credit complete with strategies to pay off credit card and other forms of debt. It features discussions on student debt as well with particular attention to appropriate pay down strategies and the financial payoffs to different academic majors. **Personal Finance for the Real World** immerses users in real and purposeful financial activities while teaching personal finance vocabulary and encouraging readers to take seriously the financial side of their lives. **Stop Effing Yourself** Dr. Sean Kenniff, Sean Kenniff, 2010-06

Neurologist and media personality Sean Kenniff delivers the tools to analyze self sabotaging patterns create healthier habits and change negative behavior for good. **The Savage Truth on Money** Terry Savage, 2011-05-12 The truth the whole truth and nothing but the truth on money. If you are overwhelmed by money decisions and in today's post crisis economy who isn't Terry Savage can help. In **The Savage Truth** Second Edition she takes the fear out of financial decision making and makes sound financial decisions something that you simply do rather than something that you stress about. Most importantly Savage shows you how to gain control over your financial future setting you free to truly enjoy the present. Details money basics such as investing retirement plans life insurance college savings estate planning and coping with debt. Provides methods to keep you on track to reach your long term goals of financial independence. Describes technology you can use to improve your financial decision making. The truth is if it were easy to make save and grow money everyone would be rich. It isn't easy. But **The Savage Truth on Money** Second Edition makes it a lot easier. **Your Money Playbook** Brandon Copeland, 2024-09-10

From an NFL linebacker turned Ivy League professor discover realistic and foolproof strategies for building financial freedom in the modern world. Brandon Copeland's determination to succeed and create the life he wanted launched him from Baltimore to the University of Pennsylvania and then to the NFL. Over his 10 year playing career he saved and invested the majority of his earnings created other business opportunities and motivated his teammates as the locker room's money professor. He returned to the same Ivy League classrooms midway through his football career to launch his Life 101 financial education platform reaching thousands of students in person and online. Now in this guide Copeland breaks down his life changing course into four digestible quarters: **The Art of Hustle** optimizing opportunities and generating multiple streams of income; **The Power of Growth** demystifying investing and making money work for you; **The Commitment to Smart Spending** saving on major expenses and reducing everyday costs; **The Promise of Legacy** unpacking dreaded topics like insurance wills and estate planning. **Your Money Playbook** is a bold practical and action oriented blend of candid introspection and strategy to help readers confront their financial insecurities and commit to building new game changing mindsets and practices. This accessible and inspirational guide puts the playbook for creating the life you've always imagined right in the palm of your

hand Get a Financial Life Beth Kobliner, 2017-03-21 First published in 1996 this book helped define the financial consciousness of a generation The entire book has now been updated with late breaking information to address dramatic financial developments such as Roth IRAs student loan deductibility and the rising impact of the Internet Financial Planning Essentials Warren McKeown, Marc Olynky, Lisa Ciano, Diem La, 2024-10-28 The second edition of Financial Planning Essentials delivers concise contemporary relevant and curriculum aligned content carefully tailored to first year undergraduate students Students will be inspired rather than saturated by information on how to advise their future clientele about investment decisions throughout their lifetime Encompassing the entire spectrum of client wealth management from wealth development and protection to early investments superannuation and estate planning this edition equips students with comprehensive knowledge and skills A key focus is on instilling students with the necessary language and communication tools to deliver meaningful guidance to their future clients Through a systematic exploration of fundamental concepts and technical competencies Financial Planning Essentials 2nd edition primes students for successful and fulfilling careers in financial planning This text serves as an indispensable guide fostering both readiness and enthusiasm among aspiring financial planners Building Wealth on a Dime Kimberly Hamilton, 2022-12-14 Your personal roadmap to financial freedom through small but mighty changes to your money In a world where you have questions about money and Google has a million different answers it can be hard to know how to make the most of what you have Especially if you don't have a ton of it In Building Wealth on a Dime Finding Your Financial Freedom financial educator and Latina Kimberly Hamilton delivers an engaging guide for building wealth through small but powerful changes to your money even if you're starting small As a former student debt warrior turned homeowner Kimberly knows this experience first hand but this book isn't about her Through the financial lives of everyday moneymakers like Claire in New York Tanya in Chicago and Eric in Portland Kimberly teaches you how to take control of your finances eliminate debt and invest for your financial future Written in a tone that sounds more like a friend than financial advice you'll gain the tools you need psychological and financial to change your mindset and achieve your own financial freedom In Building Wealth on a Dime you'll discover how to shift your financial trajectory on a dime and gain confidence in your money ASAP You'll also find Efficient techniques for eliminating debt How to calculate and implement a guilt free weekly spending cap A complete breakdown on investing for beginners including the different types of accounts investments and methods you need to be strategic Completely legal but rarely talked about tax loopholes that can save you thousands What you need to consider when buying your first home or real estate investment A can't miss handbook for the everyday money maker working professional or soon to graduate Building Wealth on a Dime belongs on the bookshelves of anyone seeking to improve their relationship with money and accelerate their journey to financial freedom *50 Plus One Tips to Building a Retirement Nest Egg* Linda M. Magoon, Poonum Vasisht, 2006-08 The vast majority of people do not have a plan or understanding of just how expensive it is going to be to live in retirement

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The Money Challenge for Teens Art Rainer,2020-07-07 Today s teens are faced with more financial

opportunities and threats than ever before from summer jobs and scholarships to credit card applications and student loans How are young people supposed to learn to avoid early pitfalls that could devastate their financial futures and instead take steps that can set them up for a future filled with security contentment and generosity The Money Challenge for Teens can help Author Art Rainer introduces readers to some fictional young friends who are navigating financial waters and learning how God would want them to face college choices and car loans and thoughts about retirement yes even as a teenager While reading about the fictional friends steps and missteps readers will learn simple practical lessons and adopt real life goals to start their journey to a healthy and godly financial future

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