

Mortgage Payoff Calculator with Line of Credit

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MORTGAGE Information	
Loan Amount	100,000
Fixed Annual Interest Rate	6.000%
Term (years)	30
Loan Issue Date	1/1/2018
Monthly Payment	1,079.19

BUDGET Information	
Monthly Income	6,000.00
Monthly Non-Pi Expenses	4,420.81
Monthly Loan Payment	1,079.19
Free Cash Flow*	500.00

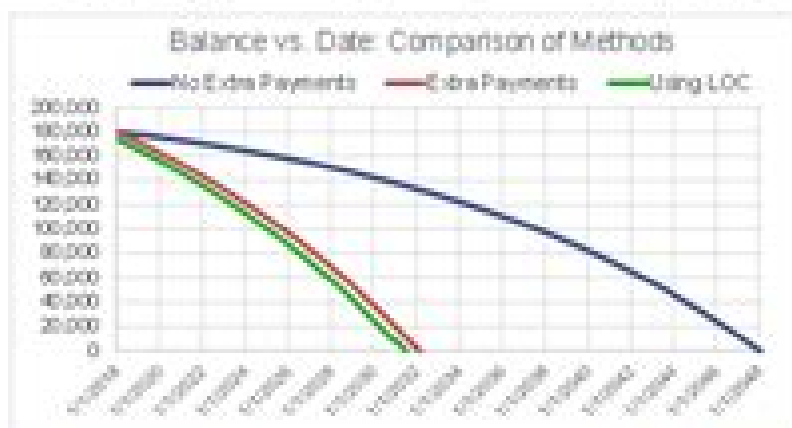
* Used to make extra payments or pay off the line of credit

LINE OF CREDIT Information	
Starting Annual Rate	6.000%
Amount to Transfer	10,000
Paycheck Parking?	Yes
Days in Year	365

Scenario 1: Traditional Amortization	
Total Interest	208,569
Years to Pay Off	30
Interest Savings	0

Scenario 2: Regular Extra Payments	
Total Interest	87,160
Years to Pay Off	14.3112
Interest Savings	121,349

Scenario 3: Using a Line of Credit	
Total Interest	79,541
Years to Pay Off	13.6112
Interest Savings	128,967



MORTGAGE ACCOUNT

Pmt No.	Date	Payment	Interest	Principal Paid	Principal Balance
	1/1/2018	10,000.00		10,000.00	170,000.00
1	2/1/2018	1,079.19	892.30	229.19	169,770.81
2	3/1/2018	1,079.19	896.85	229.34	169,540.47
3	4/1/2018	1,079.19	901.70	229.49	169,308.98
4	5/1/2018	1,079.19	906.94	229.85	169,076.33
5	6/1/2018	1,079.19	912.38	230.81	168,842.52
6	7/1/2018	1,079.19	918.21	234.98	168,607.54
7	8/1/2018	1,079.19	924.34	236.10	168,371.20
8	9/1/2018	1,079.19	931.85	237.33	168,134.05
9	10/1/2018	11,079.19	940.67	10,238.52	157,895.54
10	11/1/2018	1,079.19	789.46	289.71	157,605.83

LINE OF CREDIT ACCOUNT

Rate	Payment	Draw	Payment to Mktg	Interest Accrued	Interest Paid	Interest Balance	LOC Prin. Paid	LOC Balance	Total Owed
6.000%	6,000.00		10,000.00			0.00	-4,000.00	4,000.00	174,000.00
		5,500.00	0.00	30.36	30.36	0.00	479.62	3,520.38	173,291.19
		5,500.00	0.00	30.20	30.20	0.00	483.80	3,036.58	172,577.39
		5,500.00	0.00	30.47	30.47	0.00	484.33	2,552.25	171,861.00
		5,500.00	0.00	32.89	32.89	0.00	487.45	2,064.84	171,140.97
		5,500.00	0.00	30.52	30.52	0.00	489.46	1,575.19	170,417.86
		5,500.00	0.00	7.77	7.77	0.00	492.23	1,082.93	169,690.47
		5,500.00	0.00	5.62	5.62	0.00	494.46	588.46	168,959.94
		5,500.00	0.00	3.00	3.00	0.00	497.00	91.46	168,229.91
		5,500.00	10,000.00	0.45	0.45	0.00	-8,500.45	9,391.90	167,467.44
		5,500.00	0.00	46.88	46.88	0.00	491.12	8,900.78	166,746.81

Line Of Credit Payoff Calculator

Michael Corbett

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name bar.

Line Of Credit Payoff Calculator:

Rich Girl, Broke Girl Kelley Keehn, 2021-12-14 The bestselling author of *Talk Money to Me* teaches women how to feel confident about their money save and spend wisely and advocate for themselves Do you want to know how to pay off that debt and start saving Ready to negotiate a salary raise or better benefits Do financial terms and options make your head spin Here s the good news we as women have more financial freedom and money now than ever before Here s the bad news when it comes to money many women become paralyzed by financial management and sometimes even defer big decisions to other people much to their detriment What s the solution Financial empowerment In this handy guide you will learn how to Discuss money with your partner Determine realistic and attainable goals Negotiate for the salaries and benefits you deserve Splurge occasionally while still saving money Understand financial risks and make good investments Gain control of your financial destiny With years of experience as a personal finance educator bestselling author Kelley Keehn will give you the tools you need to keep and grow your wealth even if you don t have much to start from yet This unique book brings to life the most common financial conundrums women face teaching you how to save spend invest and plan for a strong financial future

Compute ,1990 **Women & Money** Suze Orman, 2007-02-27 Why is it that women who are so competent in all other areas of their lives cannot find the same competence when it comes to matters of money Suze Orman investigates the complicated dysfunctional relationship women have with money in this groundbreaking book With her signature mix of insight compassion and soul deep recognition she equips women with the financial knowledge and emotional awareness to overcome the blocks that have kept them from making more out of the money they make At the center of the book is The Save Yourself Plan a streamlined five month program that delivers genuine long term financial security But what s at stake is far bigger than money itself It s about every woman s sense of who she is and what she deserves and why it all begins with the decision to save yourself Simple Money Tim Maurer, 2016-02-23 When it comes to money management most of us take a hands off approach because we re just not confident that we have the know how needed But personal finance is actually more personal than it is finance Tim Maurer has made a career out of distilling complex financial concepts into understandable doable actions In this eminently practical book he shows readers how to better understand their values and goals in order to simplify their money decisions budget major expenses intelligently reduce and eliminate debt make vital decisions on home auto and life insurance establish a world class investment portfolio craft a workable retirement plan and more Readers will be relieved to see that managing their money is actually not as complicated as they thought and that they can take control of their financial future starting today The PC-SIG Library PC Software Interest Group (Sunnyvale, Calif.), 1985 This monograph provides information about public domain and user supported software for IBM compatible personal computers The Personal Computer Software Interest Group PC SIG has developed this software directory for people wanting to order software from or submit software to the PC SIG Library Six sections detail an introduction to public domain

and user supported software an introduction to the commands needed to run programs on the IBM Disk Operating System DOS program descriptions contents of available disks indexes and how to order disks and add programs to the PC SIG Library Glossary program order forms and software submission forms are included **CliffsNotes Graduation Debt** Reyna Gobel,2013-11-05 With updated information that reflects the myriad changes in the student loan industry that affect students and their parents burdened with student loan debt CliffsNotes Graduation Debt Second Edition provides a step by step road map for effectively managing student loan debt and having a successful financial life Reyna Gobel has accumulated tens of thousands of dollars in student loans recovered from student loan default and set herself on a mission to help others who face a seemingly insurmountable student loan burden with a powerful message about taking a step by step approach and not being overwhelmed by the sheer weight of student loan debt Divided into small subsections geared toward those neck deep in debt this book is easily digestible to students who aren't inclined to focus on their finances Readers are encouraged to take action steps such as finding long lost student loans that may have gone into default discovering payment plans they can afford consolidating loans when it makes sense to do so saving money on eating out and groceries improving credit scores tweaking their debt to income ratios so they can buy a home and discussing their student loan and non student loan debt with their significant others By the end of the book readers will be on the road to financial stability with extra money for vacations and other fun stuff too The PC-SIG Encyclopedia of Shareware ,1991 Covers more than 2 000 PC SIG shareware programs Includes the very best in shareware spreadsheets word processors databases education graphics and drawing business programming and games **Life Lessons for the Teenage Girl** Kelly Tonelli,2014-08-01 Life Lessons for the Teenage Girl Quotes Inspiration and Advice for Women by Women provides valuable and entertaining advice to adolescent girls from women who have attained success in business politics sports and entertainment These are women teen girls can look up to as role models Some are well known to today's teens while others are women from whom they could still learn much The goal is to spare the reader some of the challenges and frustrations that the contributors themselves may have faced and if the reader cannot be spared she can at least gain comfort in the knowledge that she is not alone in the experience The author draws upon her education and experience as a clinical psychologist to explore and examine the individual contributions By doing so she offers insight into mental health exercises and coping mechanisms girls can utilize to survive and thrive beyond their teen years Money 101 for Newlyweds Brian Koralewski,2010-12-17 Money 101 for Newlyweds is a simple yet powerful guide to the basics yes but also the essential steps in personal finance This guide starts with how to save money and where to save it to how to prioritize college savings food storage home buying etc while pointing out common financial pitfalls to avoid along the way Money 101 includes tools and games that any couple can easily use to improve their financial plan and explore their goals together It provides clarity on topics like Roth IRA's Mortgages Food Storage Retirement Savings Budgeting more Ready, Set, Sold! Michael Corbett,2007-02-27 Michael Corbett appears

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Rich Christine Romans, 2015-03-03 Time is on your side smart money management for Millennials Smart is the New Rich Money Guide for Millennials is an interactive step by step guide to all things money From credit student debt savings investing taxes and mortgages CNN s chief business correspondent Christine Romans shows this newest generation of earners how to build wealth You ll learn the old fashioned approach that leads to a healthier financial lifestyle and open the door on a straightforward conversation about earning saving spending growing and protecting your money You ll learn how to invest in the stock market or buy a home even if you are still paying off student loan debt Romans offers expert insight on the New Normal and why the rules of the credit bubble the one you were raised in no longer apply Checklists and quizzes help solidify your understanding and pave the way for you to start putting these new skills into action For thirty years the financial rules for life revolved around abundant credit at the ready A quick look around makes it obvious that those rules no longer work and Millennials just now coming of age and entering the workforce need a new plan to build a solid financial foundation and healthy money habits This book puts you on the right track with step by step help and expert guidance Learn what you should ask yourself before spending any money Revisit some old money rules that are actually good habits See simple rules for managing student debt Learn how to talk about money with friends dates and parents Find out what makes a Millennial successful in the workforce The economy is out of recession and growing but many young people feel left out of the recovery It s why smart spending saving and debt management is so critical right now for them A smart money plan is no longer a nice to have extra it s mandatory Smart is the New Rich Money Guide for Millennials is your guide on how to use time and some good money manners to build wealth **Making the Most of Your Money** Jane Bryant Quinn, 1997 The bestselling author of Everyone s Money Book sees yet another shift in financial energies a fresh round of serious borrowing as the boomers start sending their children to college and an obsession with building retirement savings This guide offers a blueprint for 21st century success as Americans clamor to keep up with the changing economy *Mortgage Banking*, 1989

The Young Couples Guide to Growing Rich Together Jill Gianola, 2003-11-19 Financial strategies that help couples start off on the right foot Couples today face a far more complex financial environment than their parents could have imagined The Young Couples Guide to Growing Rich Together addresses issues unique to those just starting out from limited incomes and college debt to home purchases new babies and more and provides the knowledge and tactics necessary for juggling these financial responsibilities while also working on the nonfinancial aspects of a still developing relationship Featuring strategies that are both sensible and realistic this financial planning guide explains how to tackle the smaller issues before they grow to take on a life of their own Sample topics include Techniques for combining personal budgets Determining whether a prenuptial agreement is appropriate How to address financial differences of opinion Kiplinger's Personal Finance, 2001-02 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Reviewing **Line Of Credit Payoff Calculator**: Unlocking the Spellbinding Force of Linguistics

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