

Savings Plan		Start Date	Monthly Savings
		1/1/2008	100.00
Asset Description	Initial Investment	Current Value	Current Yield (%)
Safety Reserve	1,000.00	0.00	0.000%
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 Loan	0.00	(5,000.00)	0.000%
Big Vacation	1,000.00	0.00	0.000%
Total:		5,000.00	0.000%
Initial Budget:			100.00

Goal Description	Goal Amount	Current FY	Current FY	Current FY
Emergency Fund I	1,000.00	10/2019	10/2019	10/2019
Emergency Fund II	1,000.00	11/2019	11/2019	11/2019
Emergency Fund III	1,000.00	12/2019	12/2019	12/2019

**Investment Summary**

Item	Value
Invest Amount	\$10,000.00
Fixed Annual Interest Rate	0.000%
Term (years)	10
Loan Amount (Date)	0.000%
Monthly Payment	0.000%

**Investment Statement**

Item	Value
Total Interest	\$0.00
Years to Pay Off	0
Interest Savings	\$0

**Investment Summary**

Item	Value
Starting Interest Rate	0.000%
Interest Rate (Fixed)	0.000%
Fixed Annual Payment	0.000%
Years to Pay Off	0
Interest Savings	\$0

**Balance vs. Date - Comparison of Accounts**

This graph shows the balance of three accounts over time. The X-axis represents time in years (0 to 10), and the Y-axis represents the balance in dollars (\$0 to \$10,000). The accounts are:

- Investment Account (Red line): Shows a steady increase in balance over time.
- Investment Account (Green line): Shows a steady increase in balance over time.
- Investment Account (Blue line): Shows a steady increase in balance over time.

**Line of Growth Balance**

This graph shows the line of growth balance over time. The X-axis represents time in years (0 to 10), and the Y-axis represents the balance in dollars (\$0 to \$10,000). The line shows a steady increase in balance over time.

CREDIT CARD #1		CREDIT CARD #2		CREDIT CARD #3	
NAME	4200	NAME	5050	NAME	125-00
NO.	650	NO.	1250	NO.	3500
	628		1207	✓	3,379
	605	1/20	1,184	✓	3,259
1/18	583		1,121	✓	3,138
	560		1,078	✓	3,017
1/18	538		1,034		2,897
	516	10/18	991		2,776
	493		948		2,655
10/18	471		905		2,534
	448		863		2,414
	426		819		2,293
	403	11/18	776		2,171
	381		733		2,050
	359		690		1,929
	336		647		1,808
	314		603		1,688
	293		560		1,567
	269		517		1,446

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

**Rick Curtis**



## **Multiple Credit Card Debt Reduction Calculator:**

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 to reveal how with the right financial knowledge and choices anyone can become a millionaire

**Get WalletWise** Ken Remsen,2021-09-10 This groundbreaking future bestseller is a comprehensive personal money management book that provides you a straightforward plan for improving your money habits and money mindset Get WalletWise will teach you How to create a living budget and determine your net worth How to pay off your credit card debt and teach your college student how to avoid student loan debt Learn how to find a safe and profitable side hustle to increase your income Learn how to spend less than you earn and how to save the rest How to buy a house and negotiate the best price on a car How to avoid predatory lending practices that try to pick your pocket and learn how to avoid self destructive behaviors that destroy finances Plan for your retirement and learn how to reduce your insurance expense Access downloadable resources to help you create your budget and track your expenses Learn positive money habits so you can successfully get your money right *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

**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 behaviorfor good **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 owers 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 from creditors or trying to figure out how to pay those bills next month this book will be the tool you need to understand how to tackle and deal with your debt Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president e tm s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed

**Success from the Start** Debra Koerner,2013-03-22 Rely on Success from the Start for the inspiration and practical business guidance you need to enjoy a long and rewarding career in massage therapy Business naivet is one of the primary reasons massage therapists leave the profession The author has written this text to provide you with the business skills you need to envision and then launch a successful career Set yourself on your path to success right from the start

**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

**Get a Financial Life** Beth Kobliner,2017-03-21 A completely revised and updated fourth edition of the New York Times bestseller designed to guide younger adults through the world of personal finance More than ever before people in their

twenties and thirties need help getting their financial lives in order And who could blame them These so called millennials have come of age in the wake of the worst economic crisis in memory and are now trying to get by in its aftermath They owe record levels of student loan debt face sky high rents and struggle to live on a budget in an uncertain economy It s time for them to get a financial life For two decades Beth Kobliner s bestseller has been the financial bible for people in their twenties and thirties With her down to earth style she has taught them how to get out of debt learn to save and invest for their futures In this completely revised and updated edition Kobliner shares brand new insights and concrete actionable advice geared to help a new generation of readers form healthy financial habits that will last a lifetime With fresh material that reflects the changing digital world Get a Financial Life remains an essential tool for young people learning how to manage their money From tackling taxes to boosting credit scores Get a Financial Life can show those just starting out how to decrease their debt avoid common money mistakes and navigate the world of personal finance in today s ever changing landscape

**Personal Finance** Vickie L. Bajtelsmit,2024-04-02 Personal Finance 3rd Edition offers essential skills and knowledge that will set students on the road to lifelong financial wellness Byfocusing on real world decision making Bajtelsmit Personal Finance engages a diverse student population by helping them make personal connections that can immediately impact their current financial situations Using a conversational writing style relatable examples and up to date coverage on important topics such as student debt housing fintech and AI students gain the knowledge they need to avoid early financial mistakes By the end of the course students have identified their goals and developed the problem solving skills they need to build on as they progress to the next stages of life

**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 Money* Kristin Wong,2018-03-27 Learn how to live the life you want not just the life you can afford in this highly

engaging step by step guide to winning at personal finance Managing your money is like going to the dentist or standing in line at the DMV Nobody wants to do it but at some point it s inevitable you need to clean your teeth renew your license and manage your personal finances like a grown up Whether you re struggling to pay off student loan debt ready to stop living paycheck to paycheck or have finally accepted that your Beanie Baby collection will never pay off tackling your finances may seem immensely intimidating But it doesn t have to be In fact by approaching it as a game or something that requires you to set clear goals as well as face challenges you must beat personal finance can not only be easy to understand but it can also be fun In *Get Money* personal finance expert Kristin Wong shows you the exact steps to getting more money in your pocket without letting it rule your life Through a series of challenges designed to boost your personal finance I Q interviews with other leading financial experts and exercises tailored to help you achieve even your biggest goals you ll learn valuable skills such as Building a budget that gasp actually works Super charging a debt payoff plan How to strategically hack your credit score Negotiating like a shark or at least a piranha Side hustling to speed up your money goals Starting a lazy investment portfolio and many more Simply put with this gamified guide to personal finance you ll no longer stress about understanding how your finances work you ll finally get money *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

Credit Repair Amy Loftsgordon,Cara O'Neill,2022-10-25 Financing a reliable car or the home of your dreams requires good credit Having low credit scores will increase the interest and fees you ll pay to borrow money and might even prevent you from getting a loan renting an apartment or being approved for a credit card This comprehensive how to manual will help you build your credit and teach you how to protect it from future damage *Trusted* Matt Bell,2023-04-04 When your kids develop a healthy relationship with money at an early age it will help every aspect of their lives to flourish Kids have an invaluable asset They have time And the multiplying impact of wise money management lessons learned early will be staggering Cultivating within them a heart for generosity and wise habits around earning saving investing and spending will impact every aspect of their lives their relationship with Jesus their future marriage their ability to make a difference with their lives and much more In *Trusted* Matt Bell provides the stories motivation and guidance you need to help your kids

develop powerfully effective biblical money management attitudes and behaviors Drawing from his family s experiences and those of other parents Matt will equip you to teach your kids the purpose of money and how to pursue biblical financial priorities everything they need to get on the right path for a lifetime of effective joyful God glorifying money management Includes plenty of examples suggested conversation topics and activities to do together with your children **Web Design and Production** Rick Curtis,2006-03 Web Design and Production is a multi session 16 week course designed to teach the use of Macromedia DreamWeaver but only after a firm knowledge of the HTML language has laid the foundation for learning

**The Debt Escape Plan** Beverly Harzog,2015-02-18 Advice on how to liberate yourself and take control of your financial future from the author of Confessions of a Credit Junkie Winner of the American Society of Journalists and Authors Outstanding Book Award Self Help category If you re in credit card debt and you re tired of being told that all you need to do is give up your daily latte and cut up all your credit cards this is the book for you Former credit junkie Beverly Harzog racked up thousands in credit card debt during a decade of overspending When she decided she wanted to break free from debt she found that conventional personal finance advice didn t work for her So she created her own unique debt escape plan and succeeded in paying off more than 20 000 in credit card debt in two years In The Debt Escape Plan you ll find easy to follow advice often laced with a touch of Southern humor to help you conquer and stay out of credit card debt You ll learn Why a one size fits all approach to credit card debt doesn t work How to use the Money Personality Quiz to customize your own debt escape plan The nine biggest debt mistakes and how to overcome them Seven secrets for giving your credit score a quick boost How to overcome the hardships of medical bills How to debt proof your future so this never happens to you again

**The Retirement Challenge** Frank Armstrong III,Jason R. Doss,2009-01-12 Imagine that you board an airliner and are told that you will be piloting the plane Such is the plight of tens of millions of Americans on whom have been foisted a jumble of 401 k 403 b and 457 defined contribution plans and are as well qualified to manage their retirement portfolios as they are to pilot a jet from Los Angeles to Boston Since things aren t changing any time soon you may very well need flying lessons and pronto Frank Armstrong s The Retirement Challenge Will You Sink or Swim is just the ground school you need William Bernstein author of A Splendid Exchange How Trade Shaped the World and The Four Pillars of Investing Lessons for Building a Winning Portfolio Armstrong and Doss have written a simple and understandable guide through the maze that is our financial world If your goal is to outperform the vast majority of investors on the road to retirement The Retirement Challenge Will You Sink or Swim paves the way TAYLOR LARIMORE coauthor of The Bogleheads Guide to Investing This is a great handbook for those planning for retirement Armstrong and Doss not only tell you the right way to build a plan they also show you how to avoid purchasing products from the wolves of Wall Street that lead investors to be sheared like sheep LARRY SWEDROE author of The Only Guide to Alternative Investments You ll Ever Needand Wise Investing Made Simple In today s investment markets this is an invaluable book If you care about the quality of the rest of your life you owe it to

yourself and your family to read *The Retirement Challenge Will You Sink or Swim* HAROLD EVENSKY CFP AIF President Evensky Katz In 48 quick practical lessons Armstrong shows how to assess what you have and what you ll need to build a simple reliable retirement plan Better yet the book s easy online calculators do all the math for you Investing for retirement has never been so sensible and simple Includes free access to comprehensive Web based tools and resources at [www Sink Swim com](http://www.SinkSwim.com) More than 75 easy to use online calculators and budget spreadsheets to help you get on track and stay on track Sample asset allocation plans you can adjust for any stage of your career and any portfolio Up to the minute updates on pension law regulation enforcement and estate planning Free Sink or Swim Newsletter and much more **Quicken 2009:**

**The Missing Manual** Bonnie Biafore,2008-09-17 Quicken is a convenient way to keep track of personal finances but many people are unaware of Quicken s power and end up using only the basic features Sometimes Quicken raises more questions than it answers Return of capital from stock Net worth What are they and why do you need to know about them Luckily Quicken 2009 *The Missing Manual* picks up where Quicken s help resources leave off You ll find step by step instructions for using Quicken on your Windows PC including useful features such as budgeting recording investment transactions and archiving Quicken data files You also learn why and when to use specific features and which ones would be most useful in a given situation This book helps you Set up Quicken to take care of your specific needs Follow your money from the moment you earn it Make deposits pay for expenses and track the things you own and how much you owe Take care of financial tasks online and quickly reconcile your accounts Create and use budgets and track your investments Generate reports to prepare your tax returns and evaluate your financial fitness And a lot more Quicken 2009 *The Missing Manual* accommodates readers at every technical level whether you re a first time or advanced Quicken user For a topic as important as your personal finances why trust anything else **Hotlifestyle** Paul McQueen,2020-07-28

**WANT MORE MONEY IN YOUR POCKET** I bet you think you d be happier if only you had more money in the bank You re absolutely right So what s your plan *Money Rules Delivers That Plan* It s packed full of actionable tips and a straightforward easy to follow approach for tackling your finances It s the book for anyone who wants more money in their pocket and pursue financial security Written from a UK perspective the bestseller author Paul McQueen shares his financial wisdom offering a straightforward game plan for tackling personal finances McQueen s style is authoritative succinct jargon free and sometimes amusing bringing a welcome fresh look at a typically dull subject You won t google your way out of debt but with solid planning good habits and the right mindset you ll soon get to grips with debt and credit scores Use the free money planners available on the website to budget for the future Understanding where the money goes following an easy 4 week step by step plan making better choices will get your journey started A practical easy 4 week plan for tackling personal finances with tried and tested ways to start winning at the money game Maybe it s time to take a closer look at your relationship with money and understand how saving and investing can propel your life to a whole new level Find out how much capital you need to retire comfortably and learn how to start



investing Reading Hotlifestyle Money Rules will certainly make you financially savvy allowing you possibly for the first time to get your finances on a solid footing Learn the money rules and set your priorities over a 4 week period as your ability to manage money is transformed Do Your Kids a Favour and Buy Them a Copy Save them from a life of endless debt and misery Prepare them for a better future helping them reach financial independence The best investment you can make saving you from a series of bailouts after adolescence Getting Your Finances In Order 1 WHEN MONEY COSTS MONEY Make loans work in your favour and understand the principles of managing money 2 WHY MONEY EATS MONEY When your finances get out of hand find out the easiest way to turn it around with a 4 week plan 3 HOW MONEY MAKES MONEY Paul McQueen shows you how to create a sustainable comfortable lifestyle MONEY PLANNERS Available free from the website you can plan for a better future one step at a time Paul McQueen s 4 week plan will show how to get finances in order on the road to living a Hotlifestyle

**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

The Top Books of the Year Multiple Credit Card Debt Reduction Calculator The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the captivating narratives that have captivated audiences this year. The Must-Read : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Uncover the Best : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This spellbinding historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Multiple Credit Card Debt Reduction Calculator : Delia Owens "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a exceptional and thrilling novel that will keep you wondering until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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