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# Personal Debt Analysis

Powered by:



Confidential Report prepared 3/7/2014  
for

**Mr. & Mrs. Jones**

Debt Analysis prepared by:

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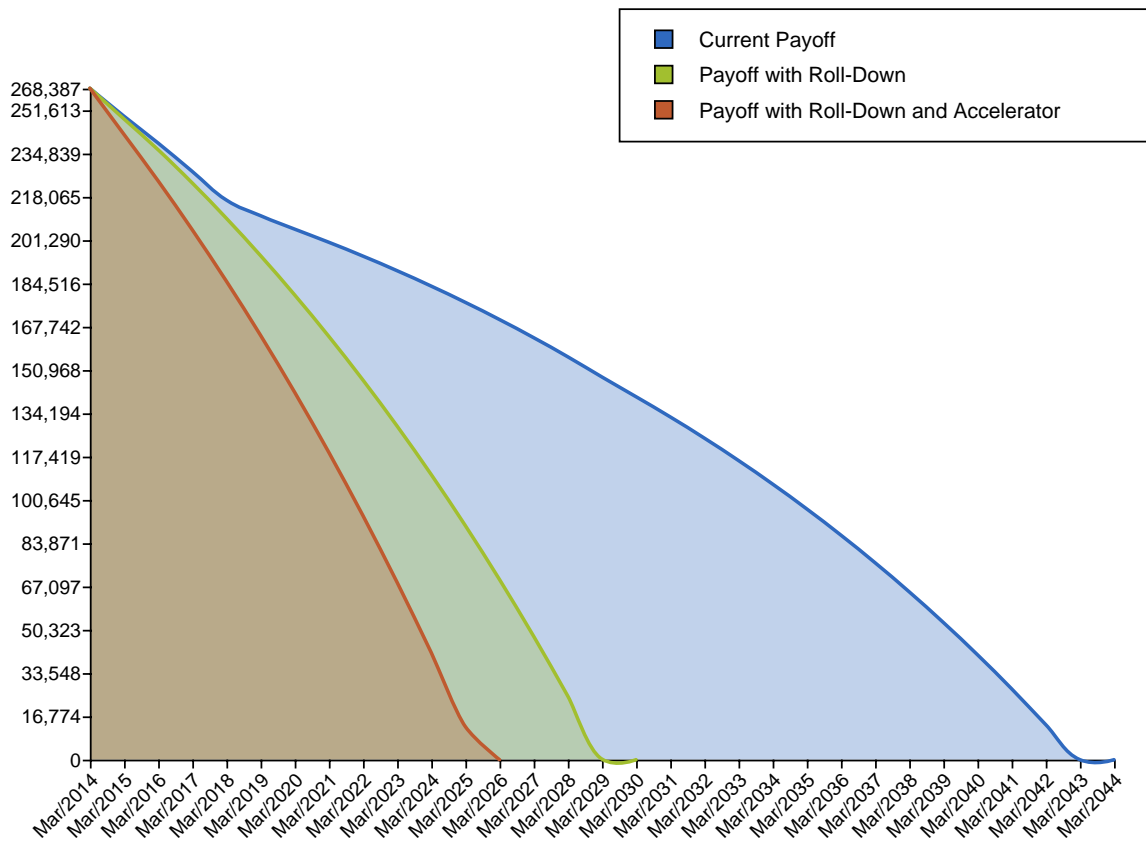
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Actual results will depend on the accuracy of the information provided, the effective and consistent implementation of the principles and use of the tools. Results will vary based upon actual implementation, changes in personal financial status including personal debt, income and expenses as well as market conditions.

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## Debt Analysis with Roll-Down Comparison

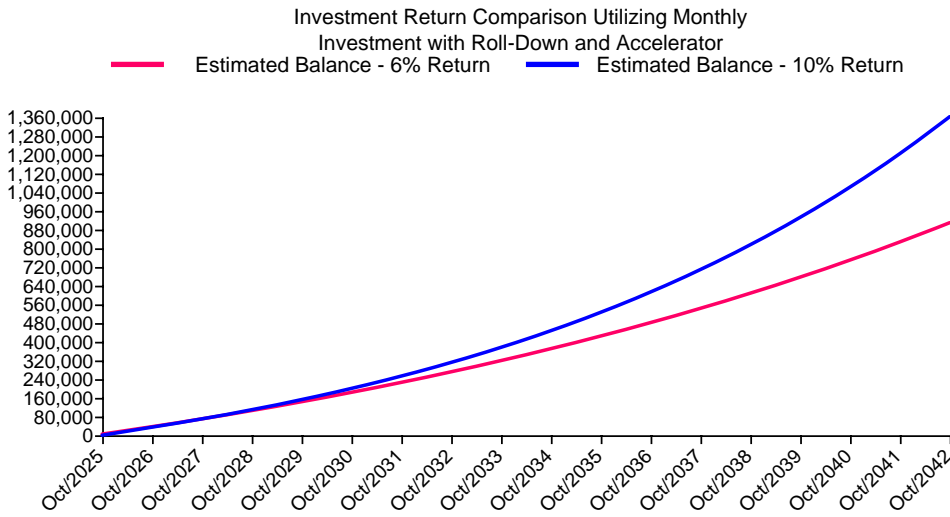
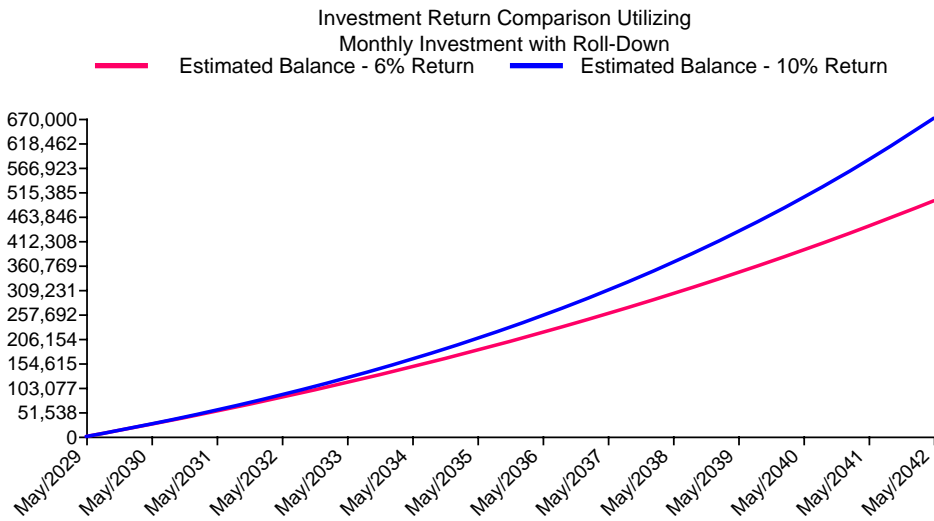
	Monthly Payment Assumption	Time to Payoff	Payoff Date	Time Savings	Interest Paid	Interest Savings	Daily Interest Savings
Current Payoff	Min.Monthly	29 Yrs 0 Mos	Apr/2043	N/A	\$224,231	N/A	N/A
Payoff with Roll-Down	\$2,110	15 Yrs 1 Mos	May/2029	13 Yrs 11 Mos	\$119,989	\$104,242	\$18.85
Payoff with Roll-Down and Accelerator	\$2,535	11 Yrs 6 Mos	Oct/2025	17 Yrs 6 Mos	\$88,069	\$136,163	\$32.24



### Investment/Savings Estimate

If after all debt is eliminated you continued making the debt roll-down monthly payment into an investment until the original non roll-down payoff date, your estimated investment balance would be as follows:

Roll-Down Method	Monthly Investment	Investment Begin Date	Months Investment	Years Investment	Annual Interest Rate Assumption:	
					6%	10%
					↓	↓
					Balance at Apr/2043	Balance at Apr/2043
Current Payoff	\$0	N/A	0	0	\$0	\$0
Payoff with Roll-Down	\$2,110	May/02/2029	167	13.92	\$553,463	\$767,637
Payoff with Roll-Down and Accelerator	\$2,535	Oct/02/2025	210	17.5	\$945,269	\$1,448,185



### Debt Reduction Calculator (No Roll-Down)

Creditors	Original Balance	Interest Rate	Base Payment	Total Interest Paid	Months to Payoff	Month Paid Off
Department Store 1	300	26%	100.00	14	5	Aug/2014
Department Store 2	850	23%	35.00	305	34	Jan/2017
Card 1	2,500	18%	70.00	1,107	53	Aug/2018
Card 2	5,500	15%	125.00	2,535	66	Sep/2019
Student Loan	8,000	6.8%	70.00	4,921	186	Sep/2029
1st Mortgage	225,000	5.25%	1,260.00	213,667	349	Apr/2043
Auto Loan	20,000	4%	450.00	1,682	50	May/2018
<b>Total</b>	<b>\$ 262,150</b>		<b>\$ 2,110</b>	<b>\$ 224,231</b>		

### Debt Reduction Calculator (Roll-Down with No Accelerator)

Creditors	Original Balance	Interest Rate	Base Payment	Total Interest Paid	Months to Payoff	Month Paid Off
Department Store 1	300	26%	100.00	14	5	Aug/2014
Department Store 2	850	23%	35.00	106	10	Jan/2015
Card 1	2,500	18%	70.00	544	22	Jan/2016
Card 2	5,500	15%	125.00	1,680	36	Mar/2017
Student Loan	8,000	6.8%	70.00	1,874	51	Jun/2018
1st Mortgage	225,000	5.25%	1,260.00	114,089	182	May/2029
Auto Loan	20,000	4%	450.00	1,682	50	May/2018
<b>Total</b>	<b>\$ 262,150</b>		<b>\$ 2,110</b>	<b>\$ 119,989</b>		

### Debt Reduction Calculator (Roll-Down with Accelerator)

Creditors	Original Balance	Interest Rate	Base Payment	Total Interest Paid	Months to Payoff	Month Paid Off
Department Store 1	300	26%	100.00	7	1	Apr/2014
Department Store 2	850	23%	35.00	29	3	Jun/2014
Card 1	2,500	18%	70.00	171	7	Oct/2014
Card 2	5,500	15%	125.00	676	14	May/2015
Student Loan	8,000	6.8%	70.00	822	23	Feb/2016
1st Mortgage	225,000	5.25%	1,260.00	84,682	139	Oct/2025
Auto Loan	20,000	4%	450.00	1,682	49	Apr/2018
<b>Total</b>	<b>\$ 262,150</b>		<b>\$ 2,110</b>	<b>\$ 88,069</b>		



Name  Net Income \$  Consultant Name

Date  Income After Monthly Payment \$  Consultant Phone

Consultant Email

CREDITOR	ESTIMATED BALANCE	RATE	PAYMENT	INTEREST-ONLY	ESTIMATED PAYOFF
1st Mortgage	\$ 225000	5.25 %	\$ 1260	\$ 984.39	Mar/2043
Department Store 1	\$ 300	26 %	\$ 100	\$ 6.51	Jun/2014
Department Store 2	\$ 850	23 %	\$ 35	\$ 16.3	Dec/2016
Card 1	\$ 2500	18 %	\$ 70	\$ 37.51	Jun/2018
Card 2	\$ 5500	15 %	\$ 125	\$ 68.76	Jul/2019
Auto Loan	\$ 20000	4 %	\$ 450	\$ 66.68	Mar/2018
Student Loan	\$ 8000	6.8 %	\$ 70	\$ 45.34	Jul/2029
Total	\$ 262,150		\$ 2,110		\$ 1,225
	Debt Payment Accelerator		\$ 425		
	Monthly payment		\$ 2,535		