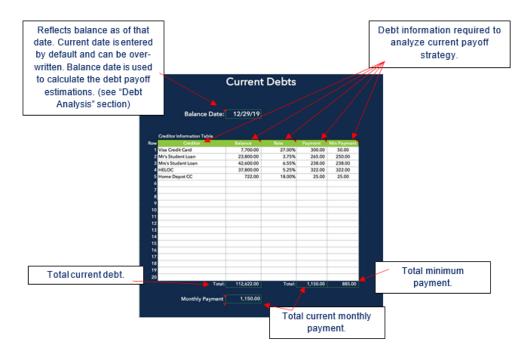




Debt Calculator Instructions

This calculator analyzes the most efficient "payoff" strategy. It analyzes your current strategy the client is using and identifies how much interest you will pay over the course of the payoff strategy.

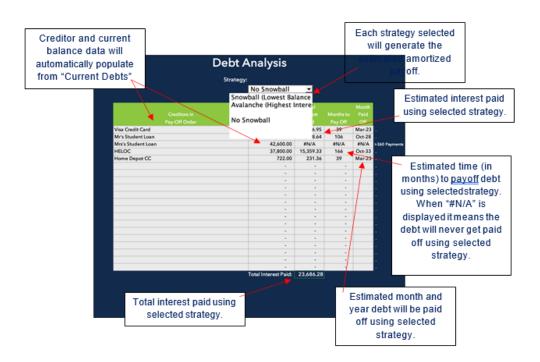
Before entering your information, make sure that you remove the example.





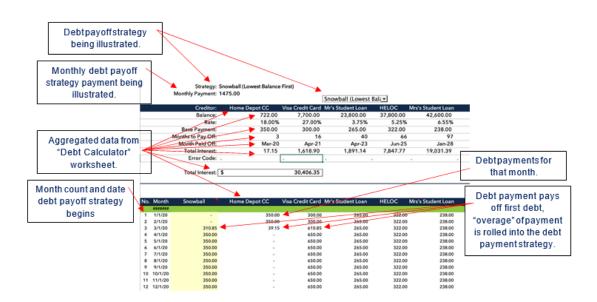


Debt Calculator Instructions



"Payoff Schedule" Worksheet:

This worksheet displays the details of the payoff strategy aggregations on the "Debt Calculator" worksheet. This worksheet displays a detailed schedule to pay off the debt according to the selected payoff strategy.







Debt Calculator Instructions

This tool can provide you with a clear understanding of how your current strategy is working, identifying the most efficient strategy to use, and provide an implementation schedule to paydown your debt.