

Interest Rate	Number of Payments	Amount of Loan
18.15%	52.6	\$ 3,680
0		

Your Monthly Payment	\$102.00
Total Interest on Loan	\$1,446.44

An additional \$10 per month will result in savings of:	
6.8	Payments saved
\$ 694.35	Savings from prepayment's.
\$460.00	Total of added extra payment's
\$ 234.35	Interest saved from prepayment's

In put added payment below in the blue cell.

Period	Loan Balance	Monthly Payment	Extra Pmt \$10.00	Interest Paid	Principal 46	Remaining Balance
1	\$3,680	\$102	\$10.00	\$56	\$56	\$3,624
2	\$3,624	\$102	\$10.00	\$55	\$57	\$3,566
3	\$3,566	\$102	\$10.00	\$54	\$58	\$3,508
4	\$3,508	\$102	\$10.00	\$53	\$59	\$3,449
5	\$3,449	\$102	\$10.00	\$52	\$60	\$3,390
6	\$3,390	\$102	\$10.00	\$51	\$61	\$3,329
7	\$3,329	\$102	\$10.00	\$50	\$62	\$3,267
8	\$3,267	\$102	\$10.00	\$49	\$63	\$3,205
9	\$3,205	\$102	\$10.00	\$48	\$64	\$3,141
10	\$3,141	\$102	\$10.00	\$48	\$64	\$3,077
11	\$3,077	\$102	\$10.00	\$47	\$65	\$3,011
12	\$3,011	\$102	\$10.00	\$46	\$66	\$2,945
13	\$2,945	\$102	\$10.00	\$45	\$67	\$2,877
14	\$2,877	\$102	\$10.00	\$44	\$68	\$2,809
15	\$2,809	\$102	\$10.00	\$42	\$70	\$2,739
16	\$2,739	\$102	\$10.00	\$41	\$71	\$2,669
17	\$2,669	\$102	\$10.00	\$40	\$72	\$2,597
18	\$2,597	\$102	\$10.00	\$39	\$73	\$2,524
19	\$2,524	\$102	\$10.00	\$38	\$74	\$2,451
20	\$2,451	\$102	\$10.00	\$37	\$75	\$2,376
21	\$2,376	\$102	\$10.00	\$36	\$76	\$2,300
22	\$2,300	\$102	\$10.00	\$35	\$77	\$2,222
23	\$2,222	\$102	\$10.00	\$34	\$78	\$2,144
24	\$2,144	\$102	\$10.00	\$32	\$80	\$2,064
25	\$2,064	\$102	\$10.00	\$31	\$81	\$1,984
26	\$1,984	\$102	\$10.00	\$30	\$82	\$1,902
27	\$1,902	\$102	\$10.00	\$29	\$83	\$1,818
28	\$1,818	\$102	\$10.00	\$28	\$84	\$1,734
29	\$1,734	\$102	\$10.00	\$26	\$86	\$1,648
30	\$1,648	\$102	\$10.00	\$25	\$87	\$1,561
31	\$1,561	\$102	\$10.00	\$24	\$88	\$1,473
32	\$1,473	\$102	\$10.00	\$22	\$90	\$1,383
33	\$1,383	\$102	\$10.00	\$21	\$91	\$1,292
34	\$1,292	\$102	\$10.00	\$20	\$92	\$1,199
35	\$1,199	\$102	\$10.00	\$18	\$94	\$1,105
36	\$1,105	\$102	\$10.00	\$17	\$95	\$1,010
37	\$1,010	\$102	\$10.00	\$15	\$97	\$914
38	\$914	\$102	\$10.00	\$14	\$98	\$815
39	\$815	\$102	\$10.00	\$12	\$100	\$716
40	\$716	\$102	\$10.00	\$11	\$101	\$614
41	\$614	\$102	\$10.00	\$9	\$103	\$512
42	\$512	\$102	\$10.00	\$8	\$104	\$408
43	\$408	\$102	\$10.00	\$6	\$106	\$302
44	\$302	\$102	\$10.00	\$5	\$107	\$194
45	\$194	\$102	\$10.00	\$3	\$109	\$85

0	\$0	\$0	\$0.00	\$0	\$0	\$0
0	\$0	\$0	\$0.00	\$0	\$0	\$0
0	\$0	\$0	\$0.00	\$0	\$0	\$0
0	\$0	\$0	\$0.00	\$0	\$0	\$0
0	\$0	\$0	\$0.00	\$0	\$0	\$0
0	\$0	\$0	\$0.00	\$0	\$0	\$0
0	\$0	\$0	\$0.00	\$0	\$0	\$0
0	\$0	\$0	\$0.00	\$0	\$0	\$0
0	\$0	\$0	\$0.00	\$0	\$0	\$0



Decision Partner®

What dose credit really cost you?

Credit Card(s) **Visa**

Balance **\$ 3,680.00**

Interest **18.15%**

M/Payment **\$ 102.00**



All calculations below here are based on no additional charges to this account.

So, what does it really cost me?

Aprox. annual interest, \$667.92, based on your current balance.

With this balance, and no additional charges, it will take 52.6 months to pay off this loan.

The cost to pay off this loan with minial monthly payments will cost a total of 5360\$.79

Of which \$1680.79 will be in interest , total interest paid as a % of the current balance is %45.67

What other factors should I consider?

Enter your gross income per pay period.

\$ 2,500.00

Enter your take home pay per period (net income)

\$ 2,000.00

Your spendable income as a % of your gross is

80.00%

For every dollar you earn, your real buying power is .80 cents on the Dollar.

The \$1680.79 in interest is equal to \$2016.95 of gross income.

Therefore to pay back this loan you will need to earn \$6432.95.

If we look at what it will really cost you in earning to pay back this loan as a percent of

your net income the percent is: **57.21%**

Added additional monthly payment of:

\$10.00



<< Click on the scroll bar to change the additional payment.

An additional \$10 per month will result in savings of:

6.8	Payments saved
\$ 694.35	Savings from prepayment's.
\$460.00	Total of saved extra payment's
\$ 234.35	Interest saved from prepayment's



Or you might take a second mortgage on your house to reduce the cost, or refinance it.

BILL CONSOLIDATION ANALYSIS

Enter amount of new loan: * **\$ 8,800.00**

Enter interest rate of new loan: **12.60%**

Enter term of loan in months: **48**

New Payment **\$101.19**

Total of payments **4,857.20**

Savings in interest **\$503.59**

Savings in Gross income **\$604.31**

Decision Partner

CompuServe 76552,2221

Credit Cost is another Shareware financial tool from Decision Partner. Registration of the program provides the password required to turn off the message boxes that appear when the file is opened and closed, The same password will eliminate the UNREGISTERED from appearing.

The registration password will be mailed to you upon receipt of your \$10.00 registration payment. For faster service, send an email message to 76552,2221 on CompuServe, EO Eleven on America On-line or 76552.2221@compuserve.com on the Internet to let us know that the registration fee has been mailed for Credit Cost. We will reply to your email with the password necessary to eliminate the opening and closing screens and wait for your check to arrive!

To register Credit Cost, send \$10.00 to:

Decision Partner®
Registration Department
2960 West Camino Camelia
Tucson, AZ 85745



DECISION PARTNER® Registration Information.

Credit Cost

DP-1008

Reg. Code>

Name:

Company:

Address:

City:

State:

Zip:

Unregister Version

Registration (\$10) will provide the password required to eliminate this opening screen (and the closing screen).

Enter Registration password

I'll try it before I buy it

Registration Password:

Enter Password