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The Debt Analyzer is a software tool designed to help reduce and eliminate debt and illustrate a potential savings of hundreds of dollars in the process!

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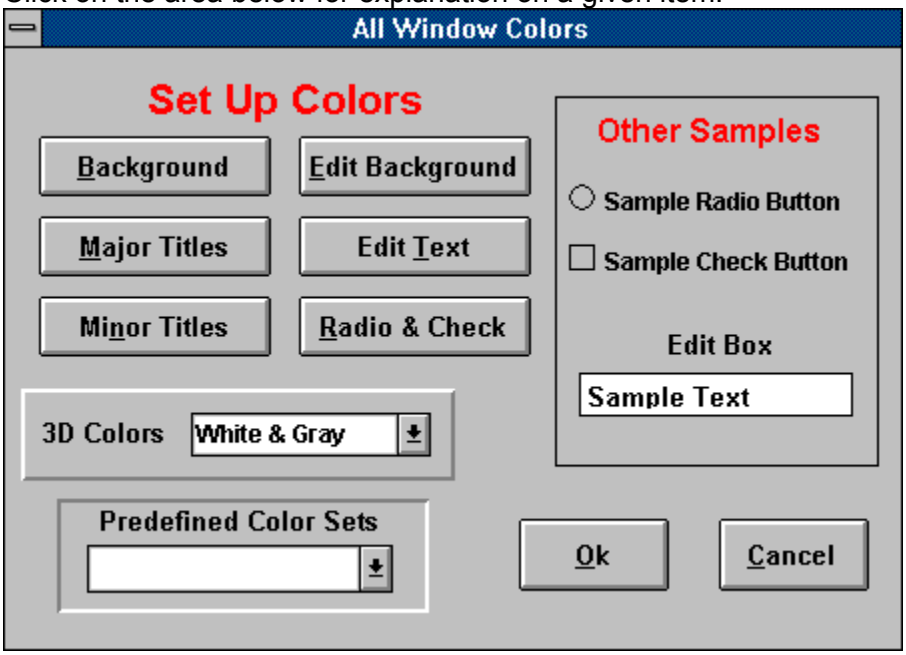
Color Selection Window

Colors can be configured for most elements on the screens. In addition, they can be set for all screens at once or for individual/groups of screens which includes the Main Window, Debt Entry Window, Report Options Window, Configuration Windows, and the Open/Save Windows. When choosing new colors, the following Window appears. Please note that as you make color selection changes, the color selection window will change to reflect your color choices.

Click on the area below for explanation on a given item.



Reduction Plans

There are two main methods supported for helping you rid yourself of debt. These are called the **Debt Elimination Schedule** and **Loan Consolidation**. Each of these terms and the methods they employ are described below. **Please note** that there are two important rules that should be followed to make your plan work for you. They are 1. Stick to the plan and 2. Do not acquire more debt! Violations of either one of these rules will most likely make your plan invalid and will require a new plan to be made.

Debt Elimination Schedule

The Debt Elimination Schedule is designed to take all your current debt information and project a possible solution for eliminating your debt. The solutions generally show significant savings in interest (interest that does not go to the creditor) by following the schedule instead of merely making the same current payments.

How does it work? Each of your debts is given a priority. Each month, your payments are made to each debt. Once one debt is completely paid off, then the payment that was earmarked for the paid off debt is then applied towards the highest priority debt. This then accelerates the payment on the highest priority debt. Loan acceleration (early payoff of a loan) is what produces your interest savings. To sum it up--as debts are paid off, the payments for those debts are applied to the highest priority debts that have not been paid off. Several options are available which can help accelerate and optimize your debt elimination schedule. These include using minimum payments, applying extra payments and selecting a priority method.

Loan Consolidation Schedules

The Loan Consolidation Schedule is designed to take all your current debt information and combine it into a single new loan.

How does it work? The new consolidated loan is presumed to have a lower overall interest rate than the combined existing debts. It is the lower interest rate that makes loan consolidation so appealing--it results in lower overall payments and less interest paid on the loan. Credit cards typically have high interest rates associated with them while Bank or Credit Union loans usually have much lower rates. It is therefore relatively easy to take all your credit cards balances, add them up, get a new loan from a bank, and payoff your credit cards. The bank loan will save you money through interest savings. The Debt Analyzer allows you to create loan consolidation schedules and will determine the amount of money you can save by doing so.

Several options are available to tailor the loan consolidation to your specific needs. These options are made available through the loan consolidation method input field. Depending on the method selected, you may have to enter a new monthly payment or the number of months in the new loan.

Information about each debt is entered through the Debt Entry Window and includes the name of the debt, minimum payment, current payment, balance, interest rate and a user specified priority.

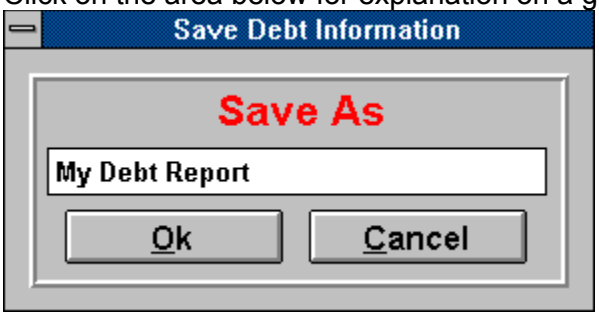
Provided For

Enter the name for whom the report is for if so desired. This information will appear at the top of all report pages.

Save Debt Information Window

If a name to save your debt information under has not yet been specified, then you will be prompted for a name when you try to exit the program or open new debt information. This name is independent of anything else in the program and may be up to 60 characters long. It should be a name that identifies the debt information. This name will be displayed in the Open Debt Information Window. The Save Debt Information window will also appear if Save As is selected from the menu.

Click on the area below for explanation on a given item.



Daily Rate

The Daily Rate is an amount that is applied each day. This is another method used by credit cards. You actually are charged more interest for months with 31 days than you are for months with 30 days. The Debt Analyzer will calculate the interest due for the month based on the number of days in the month. All the other interest rate methods listed above treat each month equal when it comes to computing interest.

Search Criteria

You may search for a selection by entering text that should be searched upon in the selection name. After entering the text, pressing the Search Button will activate the search. The search criteria entered will be scanned for in all the selections. The first matching selection will be highlighted. If a selection is found that matches the search, then the Next Button will now be activated. You may now use it to find the next match if the current selection is not what you were looking for. The practical use of the search is only when you are maintaining many debt scenarios.

List Box

All saved debt information scenarios appear in the selection list box. The names in the selection list box are those that were given when the information was saved. The Select Button and Delete Button will act upon the highlighted selection. Double clicking on a selection will also load the debt information into the program and turn control back to the main window.

Cancel
To abort the selection process of new debt information, press the Cancel button.

Delete

To delete debt information, highlight the desired selection and press the Delete Button. You will be prompted for confirmation before the deletion occurs.

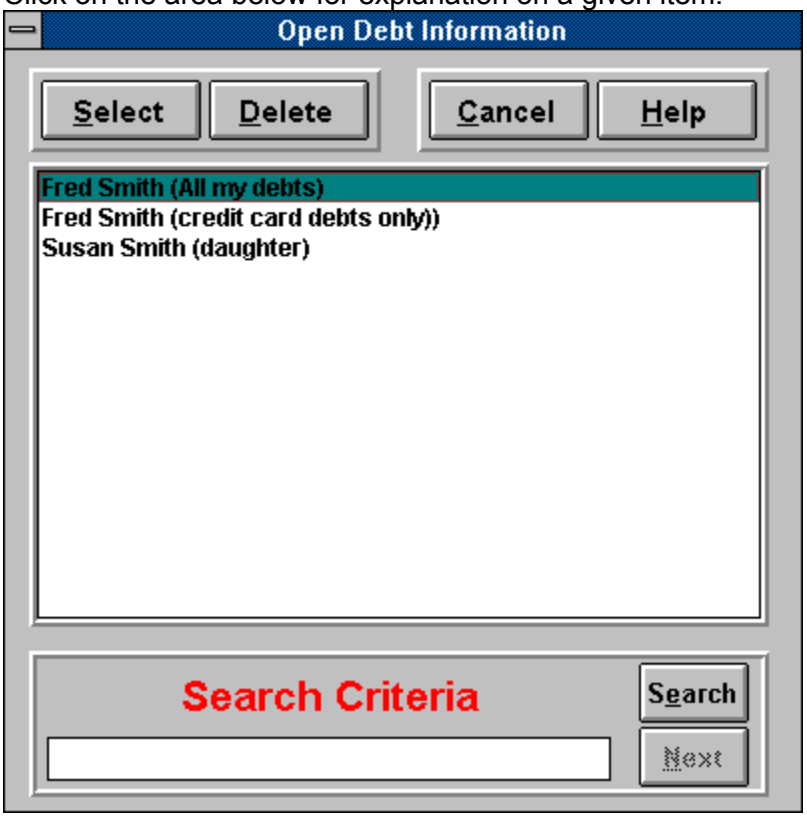
Select

Pressing the Select Button will load the debt information which is highlighted in the list box into the program. Control is then returned to the main window.

Open Debt Information Window

The Debt Analyzer is capable of storing and retrieving information on multiple debt reduction strategies. You may wish to enter different debt information in for yourself or add information for family members or friends or even clients. The following window appears when you desire to retrieve debt information that you have saved.

Click on the area below for explanation on a given item.



APR & Effective Rates

APR refers to the "Annual Percentage Rate". This rate is used by simply dividing it by 12 and using the result as a monthly factor. However, because this monthly factor gets compounded 12 times during the year, the actual interest rate you pay is higher. This higher actual rate is called the "Effective Rate".
Lets take an example. If the APR is 18%, then the effective rate would be 19.5618% which is the 18% divide by 12 compounded 12 times during the year. Most credit cards specify their interest rate in terms of the APR.

Other Samples

This area is presented to display those items which do not appear normally on the Color Options Window. This allows you to view all prospective changes before actually deciding to accept them.

Cancel
You may abort your color choice by pressing the Cancel button.

Ok

When all your color choices are complete, press the Ok button to have the color changes take place.

Predefined Sets

Several predefined color combinations are available for you to choose from. You may select one and use as is or use it as a starting point and change a color or two.

3D Colors

You may specify one of two color schemes that give the appearance of 3D. These 3D color schemes appear around many of the elements on the screen.

Radio & Check
You may specify the color that radio and check boxes will appear in.

Edit Text

You may specify the color that the text in edit boxes will appear in.

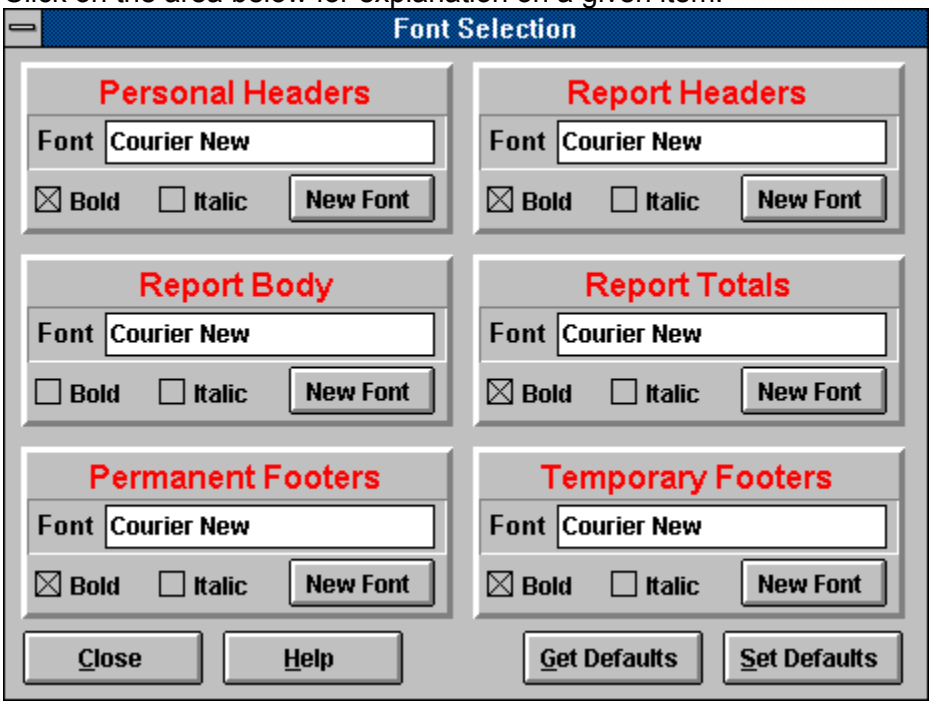
Edit Background

You may specify the color that the background of edit boxes will appear in.

Report Fonts

You may select different fonts styles to be selected for different areas of the reports. Six different areas may be defined. This allows for a little variety in the final look of your printed reports. These areas include Personal Header Lines, Report Header Lines, Report Body Lines, Report Total Lines, Permanent Footer Lines and Temporary Footer Lines. Please note that all areas may not be present on all reports.

Click on the area below for explanation on a given item.



Use Footers

You may temporarily disable the footnote lines from showing up on reports by unchecking the Use Footers check box. This allows you to quickly disable the use of footnotes without having to actually erase all the footnotes.

Background
You may specify the color that the background of the entire screen will appear in.

Major Titles
You may specify the color that major titles will appear in.

Minor Titles
You may specify the color that minor titles will appear in.

Monthly

The Monthly Rate is simply the APR divided by 12. This is sometimes shown on credit cards.

Personal Headers

Personal Headers are permanent header lines that appear at the top of each report page. They are user definable and are retrieved for use whenever the program is run.

Sound

The program does make use of some occasional sound effects. You may toggle them off and on by selecting this menu option.

Search

You may search for a selection by pressing the Search Button. The search criteria entered will be scanned for in all the selections. The first matching selection will be highlighted. If a selection is found that matches the search, then the Next Button will now be activated. You may now use it to find the next match if the current selection is not what you were looking for. The practical use of the search is only when you are maintaining many debt scenarios.

Interest Rate

This is the interest rate that you are paying on the loan. Interest rates can be calculated in several ways and vary from credit cards, bank loans, car loans, etc. The Debt Analyzer provides a method in which you can specify the type of interest rate to be applied to the debt. A group of buttons appear on the entry screen which show the following: APR, Effective, Monthly and Daily. You may select one of these interest rate types.

Next

To find and highlight the next instance of the search, you would press the Next Button. This button will be disabled if an initial search has not been done or if there are no more matching selections to be found.

Use Headers

You may temporarily disable the header lines from showing up on reports by unchecking the Use Headers check box. This allows you to quickly disable the use of headers without having to actually erase all the header lines.

Start Date

This is the date that you will begin to make payments on the loan (for a new consolidated loan) or on the loans (for debt elimination schedules). For the debt elimination schedules, each loan will most likely be due on a different day of the month. Although the start date indicates a day of the month, it will mainly be an indication of the month that the payment is due when using debt elimination schedules. It is possible to select a report date format which shows only the month and year.

Consolidation Method

When consolidating a loan, you may choose an automatic method or specify either the amount you want to pay on the new loan or the number of months you want to pay on the new loan. In the automatic method, the payment is automatically determined by the total of the payments on all current debts. The term of the loan is then calculated automatically. If you elect to specify the new payment amount, the number of months to pay will automatically be calculated for you. If you elect to specify the number of months to pay, then the payment amount will automatically be calculated for you.

New Interest Rate

This is the interest rate of the new consolidated loan. You may specify it in terms of the APR or Effective Rate.

APR refers to the "Annual Percentage Rate". This rate is used by simply dividing it by 12 and using the result as a monthly factor. However, because this monthly factor gets compounded 12 times during the year, the actual interest rate you pay is higher. This higher actual rate is called the "Effective Rate". Lets take an example. If the APR is 18%, then the effective rate would be 19.5618% which is the 18% divide by 12 compounded 12 times during the year. Most credit cards specify their interest rate in terms of the APR.

Monthly Payment

This is only available if the Consolidation Method is selected as Payment. It is the monthly payment you wish to make on your new consolidated loan. By specifying the payment amount, the number of months to make the payment will automatically be calculated for you.

Months In Loan

This is only available if the consolidation method is selected as Term. It is the number of months you wish to pay on your new consolidated loan. By specifying the term, the monthly payment will automatically be calculated for you.

Exit
This will exit you from the program.

New

This clears all debt information and prepares for new debt information to be entered. If the current debt information has not been saved, you will prompted to save it first if you so desire.

Temporary Footers

You may add footnote lines that appear at the bottom of reports. These lines are temporary in that they are not saved and will be gone on subsequent runs of the program. They may be used for anything but are especially appropriate for personal notes, etc.

Provided By

Enter the name of the preparer of the report if so desired. This information will appear at the top of all report pages.

Name of Debt

This is the name of the debt. This may be any type of loan that you may have--a credit card, a bank loan, a car loan or even a mortgage.

Minimum Payment

This is the minimum payment that is required on the loan. This may be expressed as a percentage of the loan by simply entering a percent sign (%) after the number.

Current Payment

This is the current payment which you are making on the loan.

Current Balance

This is the current loan balance. It is the amount that you currently owe on the loan.

Interest Rate

This is the interest rate that you are paying on the loan. Interest rates can be calculated in several ways and vary from credit cards, bank loans, car loans, etc. The Debt Analyzer provides a method in which you can specify the type of interest rate to be applied to the debt. A group of buttons appear on the entry screen which show the following: APR, Effective, Monthly and Daily. You may select one of these interest rate types. They are explained below.

APR & Effective

APR refers to the "Annual Percentage Rate". This rate is used by simply dividing it by 12 and using the result as a monthly factor. However, because this monthly factor gets compounded 12 times during the year, the actual interest rate you pay is higher. This higher actual rate is called the "Effective Rate". Lets take an example. If the APR is 18%, then the effective rate would be 19.5618% which is the 18% divide by 12 compounded 12 times during the year. Most credit cards specify their interest rate in terms of the APR.

Monthly

The Monthly Rate is simply the APR divided by 12. This is sometimes shown on credit cards.

Daily

The Daily Rate is an amount that is applied each day. This is another method used by credit cards. You actually are charged more interest for months with 31 days than you are for months with 30 days. The Debt Analyzer will calculate the interest due for the month based on the number of days in the month. All the other interest rate methods listed above treat each month equal when it comes to computing interest.

User Defined Priority

This is the priority in which a debt is paid off. This field is can only be changed if the Priority Method is set to User Defined. Otherwise the priority is automatically set for the debt depending on the priority method selected. The lower the priority, the sooner the debt will be paid off. Therefore, a priority of 1 will be paid off before a priority of 2.

Priority

The priority is the order in which the debt will receive any extra funds. The priority only applies to the Debt Elimination strategy and not to the Loan Consolidation. Unless the priority method is set at "User Defined", the priority cannot be changed and is determined automatically by the program.

Use Minimum Payment

This option is only available if the reduction plan is the debt elimination schedule. By checking this box, The Debt Analyzer will create a schedule using the minimum payments for each loan each month. Any debt which had a current payment higher than the minimum payment will have the difference between the current and minimum payment applied to the highest priority loan.

For example: If priority loan #8 has a current payment of $100.00, but the minimum payment is only $60.00, then the difference ($40.00) will be applied to priority loan #1. Priority loan #8 will then only have $60.00 applied to it each month. You can therefore have The Debt Analyzer automatically shuffle your payments around to best meet your priorities in paying off your debts.

Extra Payment

The extra payment field is only available if the reduction plan is the debt elimination schedule. This allows you to add an extra monthly amount to be applied to your debts. Lets say that all your debts add up to $450.00 a month, but you have $500.00 available to apply to your debts. You may add $50.00 to the extra payment field. Why would you want to do this? Because applying the extra money will accelerate your loan payoff and save you even more in interest. Try it and see.

Permanent Footers

You may add footnote lines that always appear at the bottom of reports. These lines are permanent in that they are saved and retrieved each time the program is run. They may be used for anything such as contact information, etc.

Priority Method

The priority method is only available if the reduction plan is set to the debt elimination schedule. This is the priority in which you want to payoff your debts. You may choose one of 9 predefined priorities or you may enter your own priority by choosing the **User Specified** option. The predefined methods are as follows:

Highest Rate First

The debts with the highest interest rates are paid off first.

Smallest Debt First

The debts with the smallest balance are paid off first.

Largest Debt First

The debts with the largest balance are paid off first.

Smallest Minimum Payment First

The debts with the smallest minimum payment are paid off first.

Largest Minimum Payment First

The debts with the largest minimum payment are paid off first.

Smallest Current Payment First

The debts with the smallest current payment are paid off first.

Largest Current Payment First

The debts with the largest current payment are paid off first.

Shortest Term Debt First

Under the current conditions, the program determines how long it will take to payoff each debt given the payment, balance and interest rate. Those debts which normally take the shortest time to be paid off are given the highest priority to be paid off first.

Longest Term Debt First

Under the current conditions, the program determines how long it will take to payoff each debt given the payment, balance and interest rate. Those debts which normally take the longest time to be paid off are given the highest priority to be paid off first.

Strategies

In many cases, the priority payoff option you choose will simply be a matter of preference. However, certain options offer either real or psychological advantages. The Highest Rate First should always yield the best results in terms of the amount of interest saved. Simply put, the debts with higher rates are going to cost you more--so the sooner they are paid off, the better off you will be. Many people advocate that you should pay off the smallest debts first (select Smallest Debt First or Shortest Term Debt First). Your debts will begin to disappear quicker giving you the feeling that you are accomplishing your goal--Getting out of Debt! This satisfaction may be well worth the few extra dollars you may pay in interest by not following the Highest Rate First method.

Title

This is a title line that appears at the top of all report pages.

Add

This allows you to enter debt information about a new debt. The Debt Entry Window will appear after clicking on this button and will have no information in it.

Edit

This allows you to edit an existing debt entry. The debt that is currently highlighted in the Debt List Box is the debt that will be edited. Clicking on this button will bring up the Debt Entry Window and it will be filled with the debt information. You may then make changes to any of the debt information as necessary.

Delete

This allows you to remove debt information that is no longer needed. The highlighted debt in the Debt List Box will be the debt that is deleted.

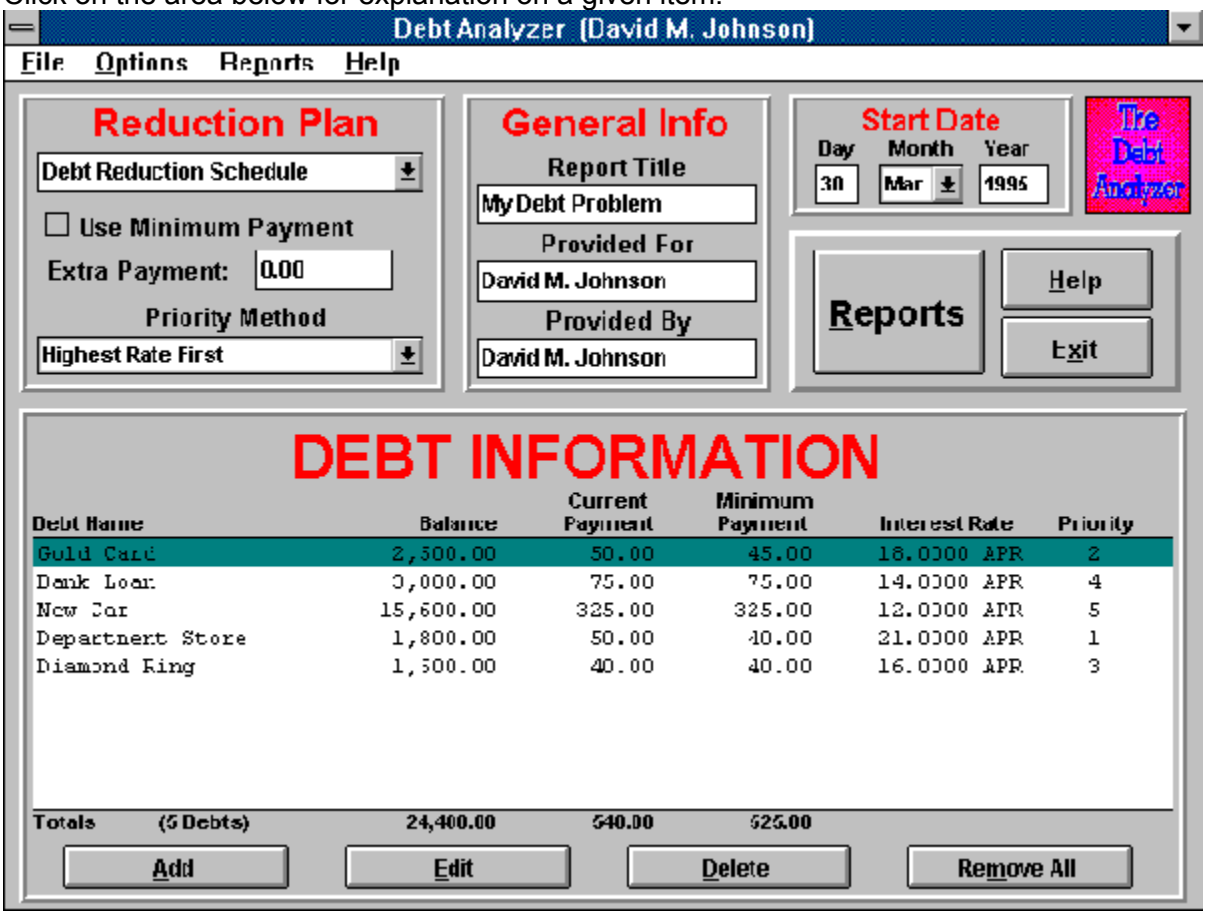
Debt List Box

The Debt List Box list all the current debts that have been entered. You may add, edit or delete debts. To add a new debt, click on the Add Button and you will be taken to the Debt Entry Window where you may enter information on a new debt. You may edit an existing debt by double clicking on the debt in the list box. Alternatively, you may simply highlight the debt in the list box and then click on the Edit Button. Editing a debt also takes you to the Debt Entry Window, but the debt information will be present for editing. To delete a debt, you highlight the debt in the list box and then click on the Delete Button. If you wish to clear all the debts, you may press the Remove All Button.

Main Window

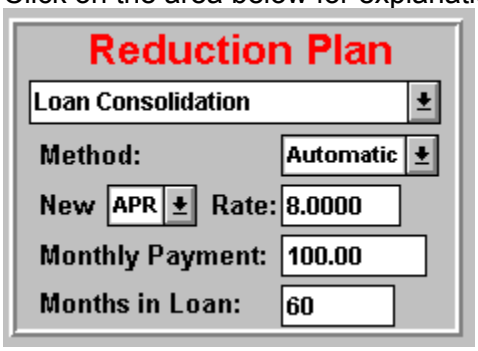
The Main Window gives a general overview of the debt information you are working on. It includes the reduction plan, general information, a start date and a summary of debts. The information regarding the reduction plan will change based on the plan type. Options for loan consolidation appear below the main window.

Click on the area below for explanation on a given item.



(Loan Consolidation Options)

Click on the area below for explanation on a given item.



Print

Pressing here will bring up a menu allowing you to print either the current page of the report or to print all pages of the report.

Reports Button

The Report Button invokes the Report Dialog. However, it first checks all the debt information for invalid conditions. If any are found, then a warning is displayed indicating the problem. You will not be able to go on to the reports until the problem is resolved.

Permanent Headers

You may add header lines that always appear at the top of reports. These lines are permanent in that they are saved and retrieved each time the program is run. They may be used for anything such as contact information, etc.

Ok

Pressing the Ok Button will save the current debt information under the specified name.

Cancel

This allows you to abort any changes that you have made in the Debt Entry Window.

Update

Once all debt information has been entered, press the Update Button to save it. This saves the debt information and brings you back to main window. The changes will be displayed in the Debt List Box.

Remove All

This is a quick and easy way to remove all debts from the screen. This is useful for starting over or entering information for a new scenario. To prevent accidental removal, you will be prompted before any action is taken.

Consolidation Schedule Report

The Consolidation Schedule Report is available only with the Loan Consolidation reduction plan. It is a basic loan schedule of the new consolidated loan illustrating the loan payments, interest and principal payments and loan balance for each period in the loan. A sample report is shown below.

Click on the area below for explanation on a given item.

Debt Analyzer Report

Print Next Page Previous Page Exit Setup Help

Header Line #1
Header Line #2
Header Line 33

My Debt Problem

Provided for: David M. Johnson
Provided by : David M. Johnson

Consolidated Loan Schedule
Loan Balance of 24,400.00 8.0000% Annual Percentage Rate

PMT #	PAYMENT PERIOD	MONTHLY PAYMENT	MONTHLY INTEREST	MONTHLY PRINCIPAL	REMAINING BALANCE
1	Mar 1995	540.00	162.67	377.33	24,022.67
2	Apr 1995	540.00	160.15	379.85	23,642.82
3	May 1995	540.00	157.62	382.38	23,260.44
4	Jun 1995	540.00	155.07	384.93	22,875.51
5	Jul 1995	540.00	152.50	387.50	22,488.01
6	Aug 1995	540.00	149.92	390.08	22,097.93
7	Sep 1995	540.00	147.32	392.68	21,705.25
8	Oct 1995	540.00	144.70	395.30	21,309.95
9	Nov 1995	540.00	142.07	397.93	20,912.02
10	Dec 1995	540.00	139.41	400.59	20,511.43
YEAR END TOTAL		5,400.00	1,511.43	3,888.57	
CUMULATIVE TOT		5,400.00	1,511.43	3,888.57	
11	Jan 1996	540.00	136.74	403.26	20,108.17
12	Feb 1996	540.00	134.05	405.95	19,702.22
13	Mar 1996	540.00	131.35	408.65	19,293.57

14	Apr 1996	540.00	126.62	411.38	16,002.19
15	May 1996	540.00	125.88	414.12	16,460.07
16	Jun 1996	540.00	123.12	416.88	16,051.19
17	Jul 1996	540.00	120.34	419.66	17,631.53
18	Aug 1996	540.00	117.54	422.46	17,209.07
19	Sep 1996	540.00	114.73	425.27	16,783.80
20	Oct 1996	540.00	111.89	428.11	16,355.69
21	Nov 1996	540.00	109.04	430.96	15,924.73
22	Dec 1996	540.00	106.16	433.84	15,490.89
YEAR END TOTAL		**6,480.00**	**1,459.46**	**5,020.54**	
CUMULATIVE TOT		**11,880.00**	**2,970.89**	**8,909.11**	
23	Jan 1997	540.00	103.27	436.73	15,054.16
24	Feb 1997	540.00	100.36	439.64	14,614.52
25	Mar 1997	540.00	97.43	442.57	14,171.95
26	Apr 1997	540.00	94.48	445.52	13,726.43
27	May 1997	540.00	91.51	448.49	13,277.94

Permanent FootNote Line
Permanent FootNote Line
Permanent Footnote Line

Temporary Footnote Line
Temporary Footnote Line
Temporary Footnote Line

Consolidation Summary

The Consolidation Summary Report is available only with the Loan Consolidation reduction plan. It lists all the current debts, payments, rates, time of payoff, etc. and lists the new consolidated loan information as well. The amount of interest to be saved as well as any reduction in time or payments is highlighted. A sample report is shown below.

Click on the area below for explanation on a given item.

Debt Analyzer Report

Print Next Page Previous Page Exit Setup Help

Header Line #1
Header Line #2
Header Line 33

My Debt Problem

Provided for: David M. Johnson
Provided by : David M. Johnson

Current Debts

Debts	Current Balance	Current Payment	Interest Rate	Total Payments	Interest Paid	Months To Pay
Gold Card	2,500.00	50.00	18.0000% APR	4,655.48	2,155.48	94
Bank Loan	3,000.00	75.00	14.0000% APR	4,064.64	1,064.64	55
New Car	15,600.00	325.00	12.0000% APR	21,359.03	5,759.03	66
Department Store	1,800.00	50.00	21.0000% APR	2,865.62	1,065.62	58
Diamond Ring	1,500.00	40.00	16.0000% APR	2,093.34	593.34	53
TOTALS	24,400.00	540.00		35,038.11	10,638.11	94
CONSOLIDATION	24,400.00	540.00		29,130.40	4,730.40	54

LOAN CONSOLIDATION PRODUCES:

TOTAL INTEREST SAVINGS of 5,907.71
ALL DEBTS PAID OFF 3 YEARS and 4 MONTHS EARLY

Permanent FootNote Line
Permanent FootNote Line
Permanent Footnote Line

Temporary Footnote Line
Temporary Footnote Line
Temporary Footnote Line

Cumulative Values

This indicates that the schedule is to show values in a cumulative fashion. For example, if a monthly payment is $50.00 then the first month would show $50.00, the second month would show $100.00, the third month would show $150.00 and so on. The actual monthly payment is only $50.00, but the cumulative or running total is illustrated.

Display Decimal

If you wish to have the report show values that show a decimal point (cents in the USA), then check the Display Decimal box. If you want values rounded (on reports only--still calculated with decimals internally) to the dollar or denomination in use, then uncheck this box. You may want to have values rounded if you are using very large numbers or just prefer to have everything in whole numbers.

Date Format

This specifies the format of dates that may appear in the reports. The following options are available and they produce the following output assuming the date is March 30, 1994.

MM/DD/YY	=	03/30/94
MM-DD-YY	=	03-30-94
MM.DD.YY	=	03.30.94
MM/DD/YYYY	=	03/30/1994
MM-DD-YYYY	=	03-30-1994
MM.DD.YYYY	=	03.30.1994
DD/MM/YY	=	30/03/94
DD-MM-YY	=	30-03-94
DD.MM.YY	=	30.03.94
DD/MM/YYYY	=	30/03/1994
DD-MM-YYYY	=	30-03-1994
DD.MM.YYYY	=	30.03.1994
YY-MM-DD	=	94-03-30
YY.MM.DD	=	94.03.30
YYYY-MM-DD	=	1994-03-30
YYYY.MM.DD	=	1994.03.30
MMM YYYY	=	Mar 1994
DD MMM YY	=	30 Mar 94

Year End

This function allows you to select how the cumulative totals of the schedule are to be displayed. They can be displayed on either a calendar or fiscal year basis. A fiscal year basis displays the totals at exact yearly intervals. For example, a loan paid monthly which starts in March would show totals each March. If a calendar basis is chosen, totals would be shown at the end of each calendar year. For example, a loan which starts in April would show totals each December or end of the year.

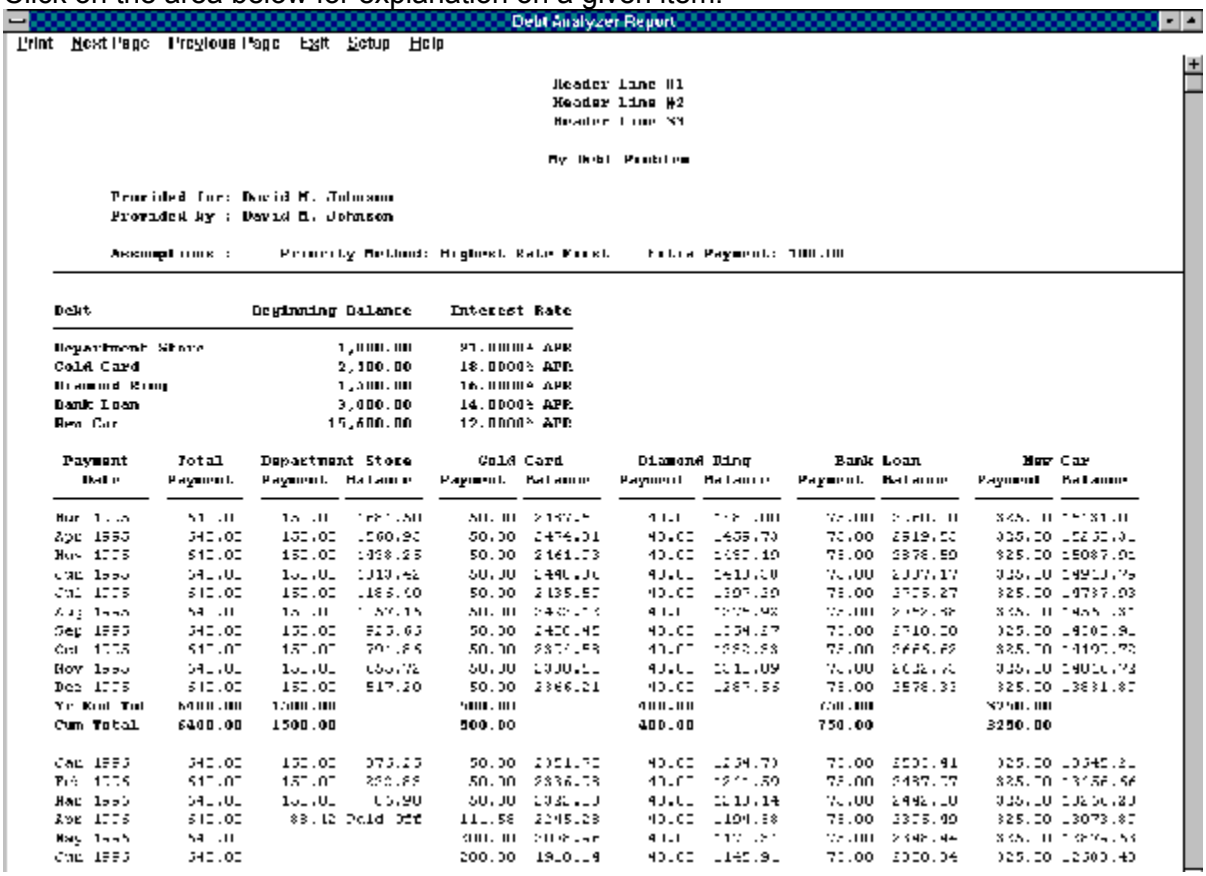
View/Print

To view or print a report, the View/Print button must be pressed. Pressing this button generates the desired report and displays it in a window. At the top of the window a menu is displayed to allow for printing of the current page, the whole report, printer setup and for navigating through multiple pages. For Debt Elimination reduction methods, 5 different report types are available. These include Payment Schedule, Payment and Balance Schedule, Summary, Money Savings Graph and Time Savings Graph. For Loan Consolidation reduction methods, there are two report types which include Loan Schedule and Summary.

Payment and Balance Schedule

The Payment and Balance Schedule Report is available only with the Debt Elimination reduction plan. This report is generated only if both the Payment Schedule and Include Balances report options are selected. It lists each of the debts in a schedule showing what payment should be made to each debt each month and shows the balance on the loan after the payment has been made. A sample report is shown below.

Click on the area below for explanation on a given item.



Debt Analyzer Report

Print Next Page Previous Page Exit Setup Help

Header Line #1
Header Line #2
Header Line #3

My Debt Problem

Provided for: David M. Johnson
Provided by : David M. Johnson

Assumptions : Priority Method: Highest Rate Pay. Extra Payment: 700.00

Debt	Beginning Balance	Interest Rate
Department Store	1,000.00	27.0000% APR
Gold Card	2,500.00	18.0000% APR
Diamond Ring	1,500.00	16.0000% APR
Bank Loan	3,000.00	14.0000% APR
New Car	15,600.00	12.0000% APR

Payment Date	Total Payment	Department Store Payment	Department Store Balance	Gold Card Payment	Gold Card Balance	Diamond Ring Payment	Diamond Ring Balance	Bank Loan Payment	Bank Loan Balance	New Car Payment	New Car Balance
Mar 1999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Apr 1999	942.02	152.02	1060.90	50.30	2474.31	40.02	1435.79	71.00	2919.22	825.20	15232.31
May 1999	942.02	152.02	1038.25	50.30	2461.73	40.02	1387.10	73.00	2878.50	825.20	15087.01
Jun 1999	941.02	151.02	1013.42	50.30	2448.36	40.02	1340.20	74.00	2837.17	825.20	14941.76
Jul 1999	942.02	152.02	1185.60	50.30	2435.87	40.02	1307.20	75.00	2795.27	825.20	14787.03
Aug 1999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Sep 1999	942.02	152.02	523.63	50.30	2420.45	40.02	1234.27	77.00	2710.20	825.20	14201.91
Oct 1999	947.07	157.07	791.86	50.30	2407.58	40.07	1253.58	78.00	2665.69	825.20	14197.72
Nov 1999	941.02	151.02	656.72	50.30	2390.11	40.02	1211.09	79.00	2621.76	825.20	14016.72
Dec 1999	942.02	152.02	517.20	50.30	2366.21	40.02	1287.53	78.00	2578.33	825.20	13831.87
Yr End Tot	6400.00	1500.00		600.00		480.00		750.00		9900.00	
Cum Total	6400.00	1500.00		600.00		480.00		750.00		9900.00	
Jan 1999	942.02	152.02	973.23	50.30	2521.72	40.02	1234.79	71.00	2521.91	825.20	15345.21
Feb 1999	947.07	157.07	890.89	50.30	2836.78	40.07	1271.50	72.00	2487.77	825.20	15156.56
Mar 1999	941.02	151.02	65.90	50.30	2832.13	40.02	1213.14	74.00	2442.10	825.20	14950.23
Apr 1999	942.02	88.12	Gold Off	111.58	2245.23	40.02	1194.38	75.00	2375.90	825.20	14873.87
May 1999	[illegible]			300.00	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Jun 1999	942.02			200.30	1840.14	40.02	1142.91	77.00	2320.04	825.20	14303.43

Jul 1956	641.00		210.10	1793.75	41.01	1111.19	75.20	1281.13	525.01	1361.15
Aug 1956	641.00		220.20	1550.87	42.02	1206.11	75.20	2223.06	525.02	1288.11
Sep 1956	641.00		210.10	1555.34	41.01	1201.25	75.20	2156.52	525.01	1283.95
Oct 1956	642.00		220.20	1505.17	42.02	1245.04	75.20	2124.01	525.02	1170.79
Nov 1956	641.00		210.10	1527.37	41.01	1218.57	75.20	2051.37	525.01	1172.58
Dec 1956	642.00		220.20	1543.73	42.02	598.53	75.20	2021.39	525.02	1434.21
Yr End Tot	**7680.00**	**588.42**	**1861.58**		**480.00**		**900.00**		**6300.00**	
Cum Total	**140000.000**	**9040.49**	**9767.50**		**8000.000**		**16501.000**		**7750.000**	
Jan 1957	641.00		210.10	565.36	41.01	465.29	75.20	1951.51	525.01	1168.95
Feb 1957	642.00		220.20	435.15	42.02	510.67	75.20	1889.43	525.02	1041.49
Mar 1957	677.00		270.70	572.17	47.07	511.19	75.70	1846.44	555.07	1754.00
Apr 1957	641.00		210.10	76.21	41.01	303.14	75.10	1751.13	525.01	1610.17
May 1957	642.00		77.30	Paid Off	152.51	712.51	75.20	1730.12	525.02	1310.27
Jun 1957	641.00				94.01	503.19	75.10	1554.34	525.01	1171.18
Jul 1957	642.00				142.02	260.90	75.20	1529.09	525.02	5941.00
Aug 1957	641.00				93.01	55.57	75.10	1511.15	525.01	1251.26
Sep 1957	642.00				93.02	Paid Off	302.20	1429.42	525.02	5490.53
Oct 1957	642.00						315.20	1023.68	525.02	7259.50
Nov 1957	641.00						315.10	708.41	525.01	4811.13
Dec 1957	642.00						315.20	393.72	525.02	3701.61
Yr End Tot	**7680.000**		**877.39**		**1079.61**		**1877.00**		**5900.000**	
Cum Total	**21760.00**		**3230.97**		**1955.61**		**3477.00**		**11050.00**	
Jan 1958	641.00						315.10	78.30	525.01	3505.40
Feb 1958	642.00						00.00	Paid Off	542.02	3003.38
Mar 1958	641.00								541.01	2525.24

Permanent FootNote Line
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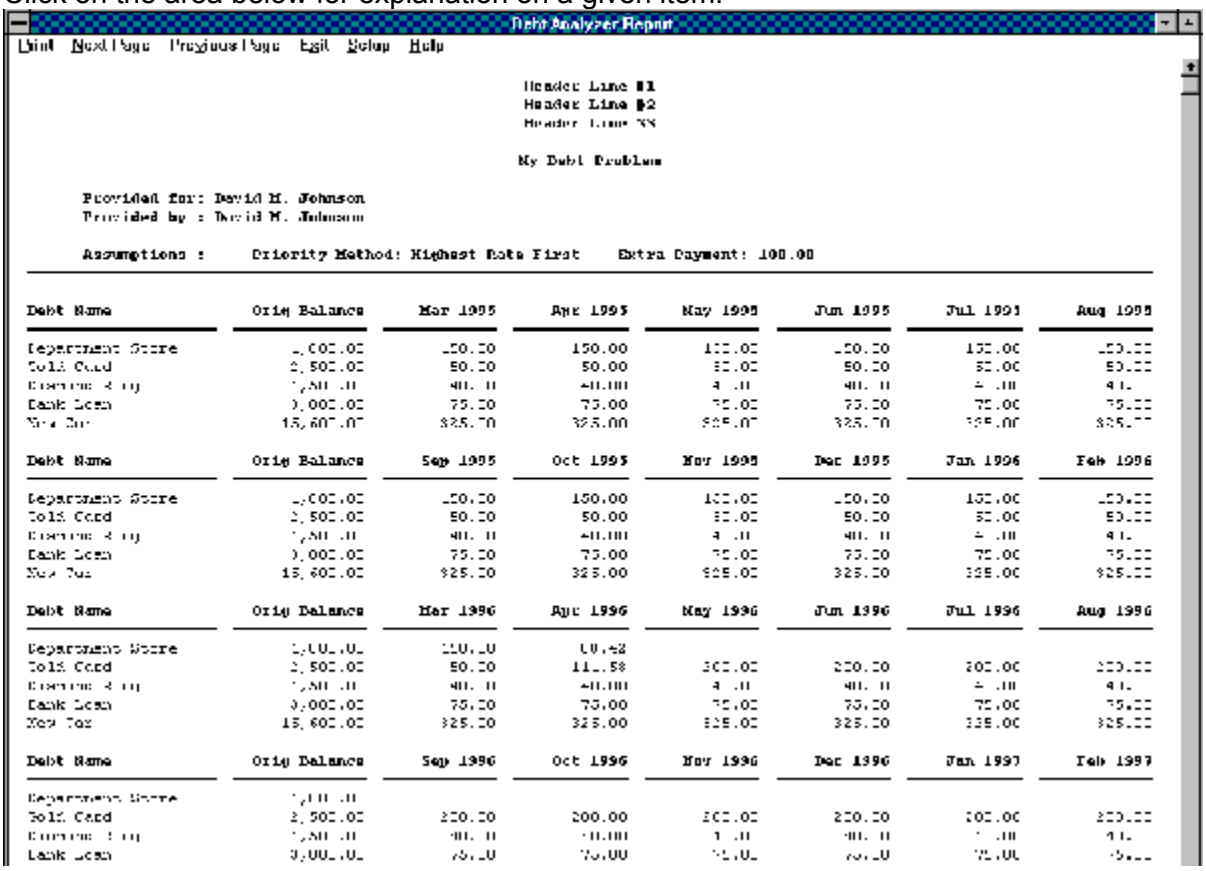
Temporary Footnote Line
Temporary Footnote Line
Temporary FootNote Line

Payment Schedule Only

The Payment Schedule Report is available only with the Debt Elimination reduction plan. This report is generated if the Payment Schedule report option is selected and the Include Balances report option is **not** selected. It lists each of the debts in a schedule showing what payment should be made to each debt each month. A sample report is shown below.

Click on the area below for explanation on a given item.



Debt Analyzer Report

Print Next Page Previous Page Exit Setup Help

Header Line #1
Header Line #2
Header Line #3

My Debt Problem

Provided for: David M. Johnson
Provided by : David M. Johnson

Assumptions : Priority Method: Highest Rate First Extra Payment: 100.00

Debt Name	Orig Balance	Mar 1995	Apr 1995	May 1995	Jun 1995	Jul 1995	Aug 1995
Department Store	1,000.00	150.00	150.00	150.00	150.00	150.00	150.00
Gold Card	2,500.00	50.00	50.00	50.00	50.00	50.00	50.00
Discover Card	7,500.00	40.00	40.00	40.00	40.00	40.00	40.00
Bank Loan	3,000.00	75.00	75.00	75.00	75.00	75.00	75.00
New Car	15,600.00	325.00	325.00	325.00	325.00	325.00	325.00

Debt Name	Orig Balance	Sep 1995	Oct 1995	Nov 1995	Dec 1995	Jan 1996	Feb 1996
Department Store	1,000.00	150.00	150.00	150.00	150.00	150.00	150.00
Gold Card	2,500.00	50.00	50.00	50.00	50.00	50.00	50.00
Discover Card	7,500.00	40.00	40.00	40.00	40.00	40.00	40.00
Bank Loan	3,000.00	75.00	75.00	75.00	75.00	75.00	75.00
New Car	15,600.00	325.00	325.00	325.00	325.00	325.00	325.00

Debt Name	Orig Balance	Mar 1996	Apr 1996	May 1996	Jun 1996	Jul 1996	Aug 1996
Department Store	1,000.00	150.00	60.42				
Gold Card	2,500.00	50.00	111.58	200.00	200.00	200.00	200.00
Discover Card	7,500.00	40.00	40.00	40.00	40.00	40.00	40.00
Bank Loan	3,000.00	75.00	75.00	75.00	75.00	75.00	75.00
New Car	15,600.00	325.00	325.00	325.00	325.00	325.00	325.00

Debt Name	Orig Balance	Sep 1996	Oct 1996	Nov 1996	Dec 1996	Jan 1997	Feb 1997
Department Store	1,000.00						
Gold Card	2,500.00	200.00	200.00	200.00	200.00	200.00	200.00
Discover Card	7,500.00	40.00	40.00	40.00	40.00	40.00	40.00
Bank Loan	3,000.00	75.00	75.00	75.00	75.00	75.00	75.00

Car Tax	15,600.00	325.00	325.00	325.00	325.00	325.00	325.00

Debt Name	Orig Balance	Mar 1997	Apr 1997	May 1997	Jun 1997	Jul 1997	Aug 1997
Department Store	1,000.00						
Gold Card	3,500.00	300.00	200.00	77.30			
Diamond Ring	1,500.00	4[illegible].00	40[illegible].00	16[illegible].67	[illegible]4.00	240.00	540.00
Bank Loan	2,200.00	75.00	75.00	75.00	75.00	75.00	75.00
Car Tax	15,600.00	325.00	325.00	325.00	325.00	325.00	325.00

Debt Name	Orig Balance	Sep 1997	Oct 1997	Nov 1997	Dec 1997	Jan 1998	Feb 1998
Department Store	1,000.00						
Gold Card	3,500.00						
Diamond Ring	1,500.00	34.00					
Bank Loan	2,200.00	302.00	215.00	215.00	112.00	215.00	90.40
Car Tax	15,600.00	325.00	325.00	325.00	325.00	325.00	520.60

Debt Name	Orig Balance	Mar 1998	Apr 1998	May 1998	Jun 1998	Jul 1998	Aug 1998
Department Store	1,000.00						
Gold Card	3,500.00						
Diamond Ring	1,500.00						
Bank Loan	2,200.00						
Car Tax	15,600.00	51.00	500.00	500.00	61.00	500.00	500.00

Debt Name	Orig Balance	Sep 1998	Oct 1998	Nov 1998	Dec 1998	Jan 1999	Feb 1999

Permanent FootNote Line
Permanent FootNote Line
Permanent Footnote Line

Temporary Footnote Line
Temporary Footnote Line
Temporary FootNote Line

Cancel
To abort the process of saving the debt information, press the Cancel button.

Debt Entry Window

The debt entry window is where you enter all the information about each debt. Here you enter the name of the debt, the minimum payment and the current payment you are making on the debt, the current debt balance and the interest rate. **Please note** that you may specify the minimum payment as a percentage of the loan. To do so simply enter a "%" after the number. Up to 50 debts may be entered.

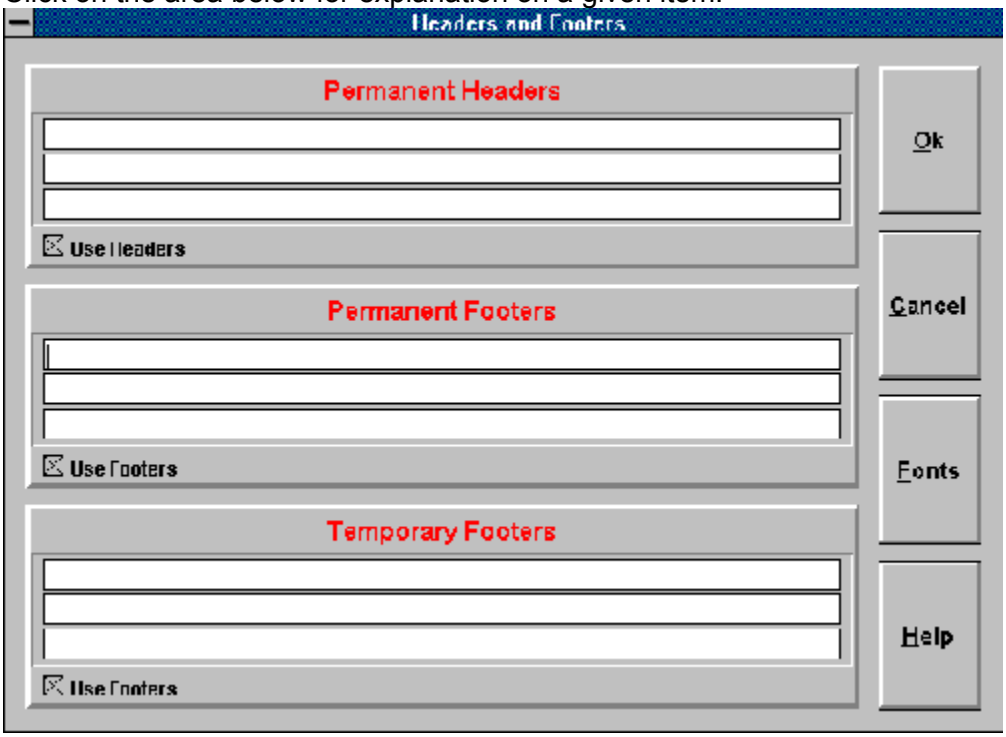
Click on the area below for explanation on a given item.

Save As Name
This is the name by which the debt information will be known.

Report Headers and Footers

You may include header lines and footnote lines in your reports. Permanent header and Footnote lines are saved and are available for use each time the program is run. Temporary footnote lines are also available which will be used only during the current program session--they are not saved for later use. You may optionally choose not to use the header or footnote lines without having to delete them.

Click on the area below for explanation on a given item.



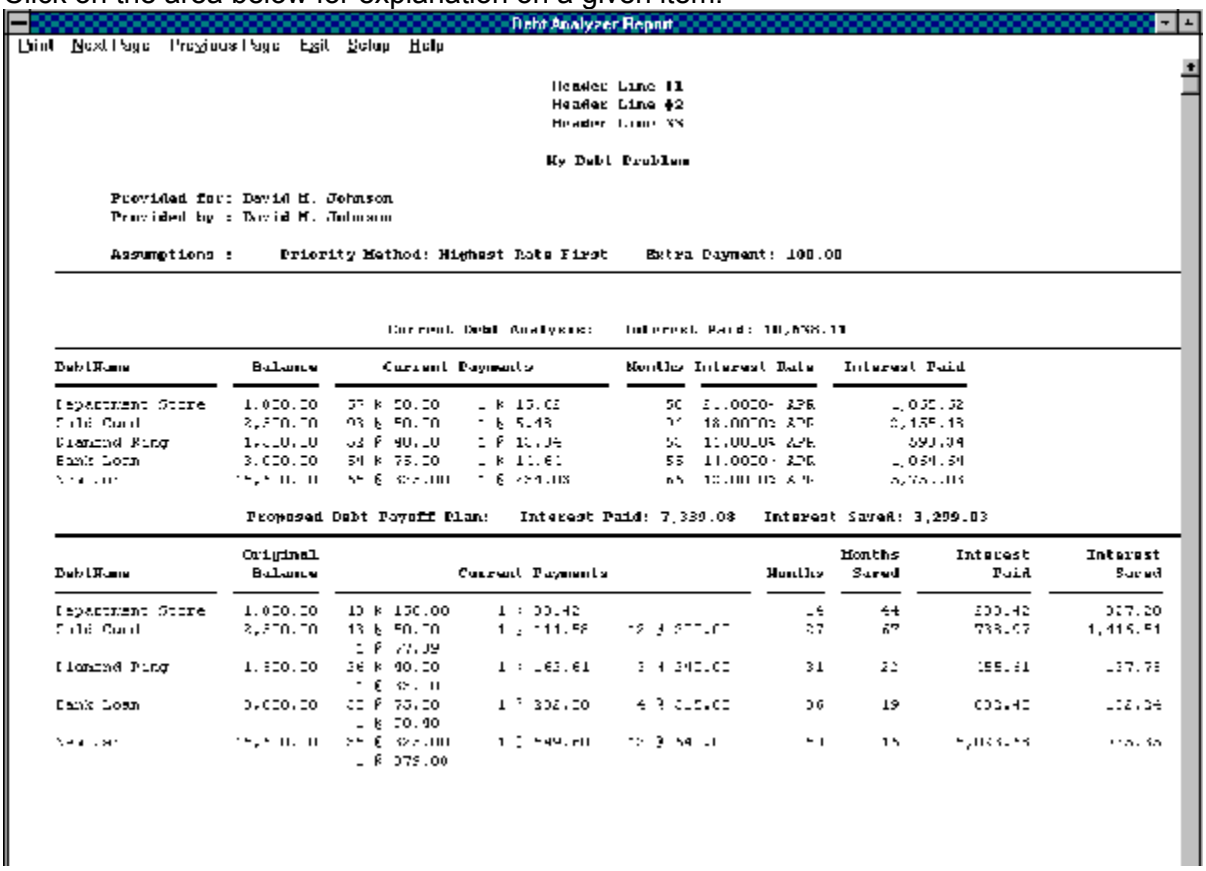
Report Currency Symbol

Selecting the Currency Symbol tells the reports to place the currency symbol as defined by Windows (usually based on the country in use as defined by Windows) into several of the reports. These symbols will generally appear in currency values that are in report summaries or headers.

Debt Elimination Summary Report

The Debt Elimination Summary Report is available only with the Debt Elimination reduction plan. It lists all the current debts, payments, rates, time of payoff, etc. and lists the same information based on the new proposed payoff plan. The amount of interest to be saved as well as any reduction in time is highlighted. A sample report is shown below.

Click on the area below for explanation on a given item.



Permanent FootNote Line
Permanent FootNote Line
Permanent Footnote Line

Temporary Footnote Line
Temporary Footnote Line
Temporary FootNote Line

File

New
Open
Save
Save As
Exit

Options

Sound
Color

Menu

File
Options
Reports

Reports

Report Window
Headers and Footers
Fonts
Margins
International Format
Currency Symbol

Report Headers

The Report Headers are any lines that are used as header lines by the basic report. This would include such items as column headers.

Report Body

The Report Body consists of all basic report information. It excludes any headings or totals which may be present in the report.

Report Totals

The Report Totals are any lines that are used as total lines by the basic report. This would include such items as a yearly summation after showing 12 monthly values.

Permanent Footers

Permanent Footers are footnote lines that appear at the bottom of each report page. They are user definable and are retrieved for use whenever the program is run.

Temporary Footers

Temporary Footers are footnote lines that appear at the bottom of each report page. They are user definable but are not saved and therefore will not be present the next time the program is run.

Font

This simply displays the name of the currently selected font. It is read-only. To select a new font, you need to use the New Font button.

Bold

You may optionally select to bold or unbold a given font by checking or unchecking the Bold checkbox. This is a quick method for doing so without having to go into the Font Dialog Box. Please note that if a particular font does not support bold, then checking this box will have no bearing on the font.

Italic

You may optionally select to italicize or un-italicize a given font by checking or unchecking the Italics checkbox. This is a quick method for doing so without having to go into the Font Dialog Box. Please note that if a particular font does not support Italics, then checking this box will have no bearing on the font.

New Font

The New Font button is for selecting a new font. It invokes the standard font selection dialog box. Only True Type Fonts are listed.

Get Defaults

You may change all the current font selections to your specified default values by pressing the Get Defaults button. The default values are set by using the Set Defaults button.

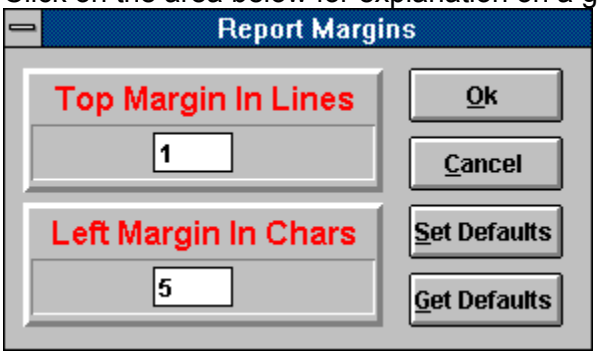
Set Default

You may save all the current font selections as a default set of values by pressing the Set Defaults button. These default values may be retrieved later at any time by using the Get Defaults button.

Report Margins

You may specify left and top margins for your printed reports for your convenience. Top margins are specified as a number of lines and left margins as a number of characters. The program comes set with defaults of a 1 line top margin and a 5 character left margin which should assure proper printing on all printers. Please note that setting a 0 top margin and/or a 0 left margin will likely result in truncated information on Laser Printers.

Click on the area below for explanation on a given item.



Top Margin

The top margin specifies the number of blank lines to print at the top of the page before printing the actual report.

Left Margin

The left margin specifies the number of blank characters to print at the left of the page before printing the actual line. The size of the blank character is determined as the average character width of the True Type font.

Set Default

You may save the current margin settlings as a default set of values by pressing the Set Defaults button. These default values may be retrieved later at any time by using the Get Defaults button.

Get Default

You may change the current margin settings to your specified default values by pressing the Get Defaults button. The default values are set by using the Set Defaults button.

Cancel
To abort any changes made to margin settings, press the Cancel button.

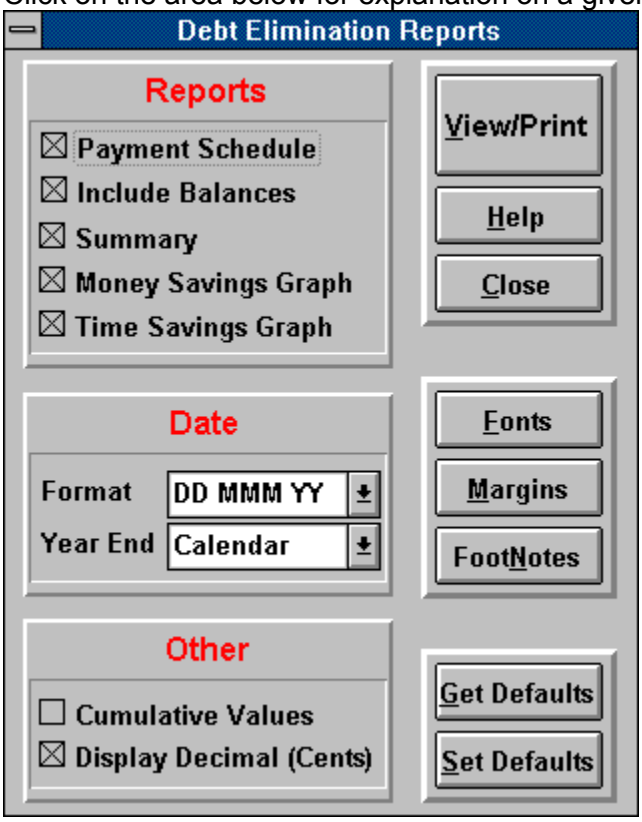
Ok

To save and use the specified margin settings, press the OK button.

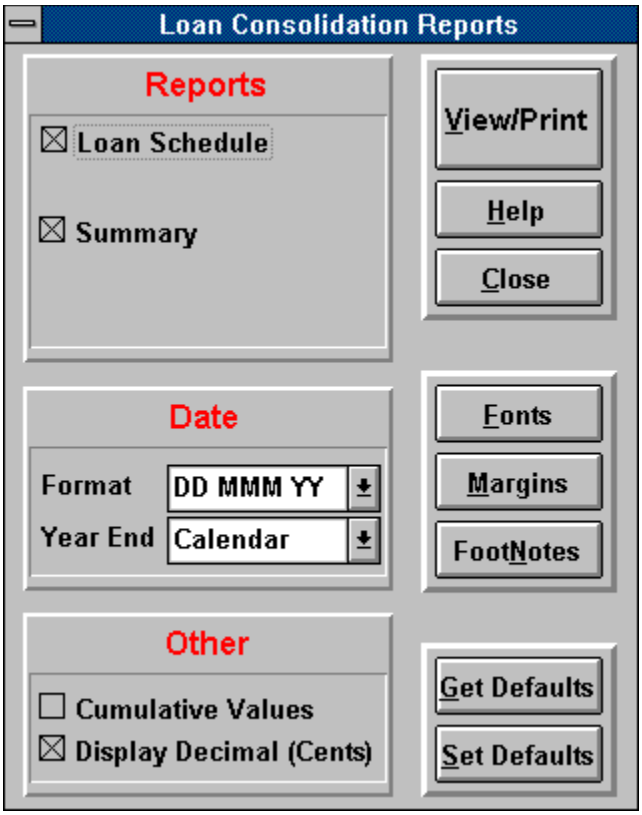
Report Options Window

The report options window contains the list of the reports available along with options for customizing different aspects of the report. The report options window will vary slightly depending on the whether the report is for a loan consolidation or for debt elimination. Both windows appear below.

Click on the area below for explanation on a given item.



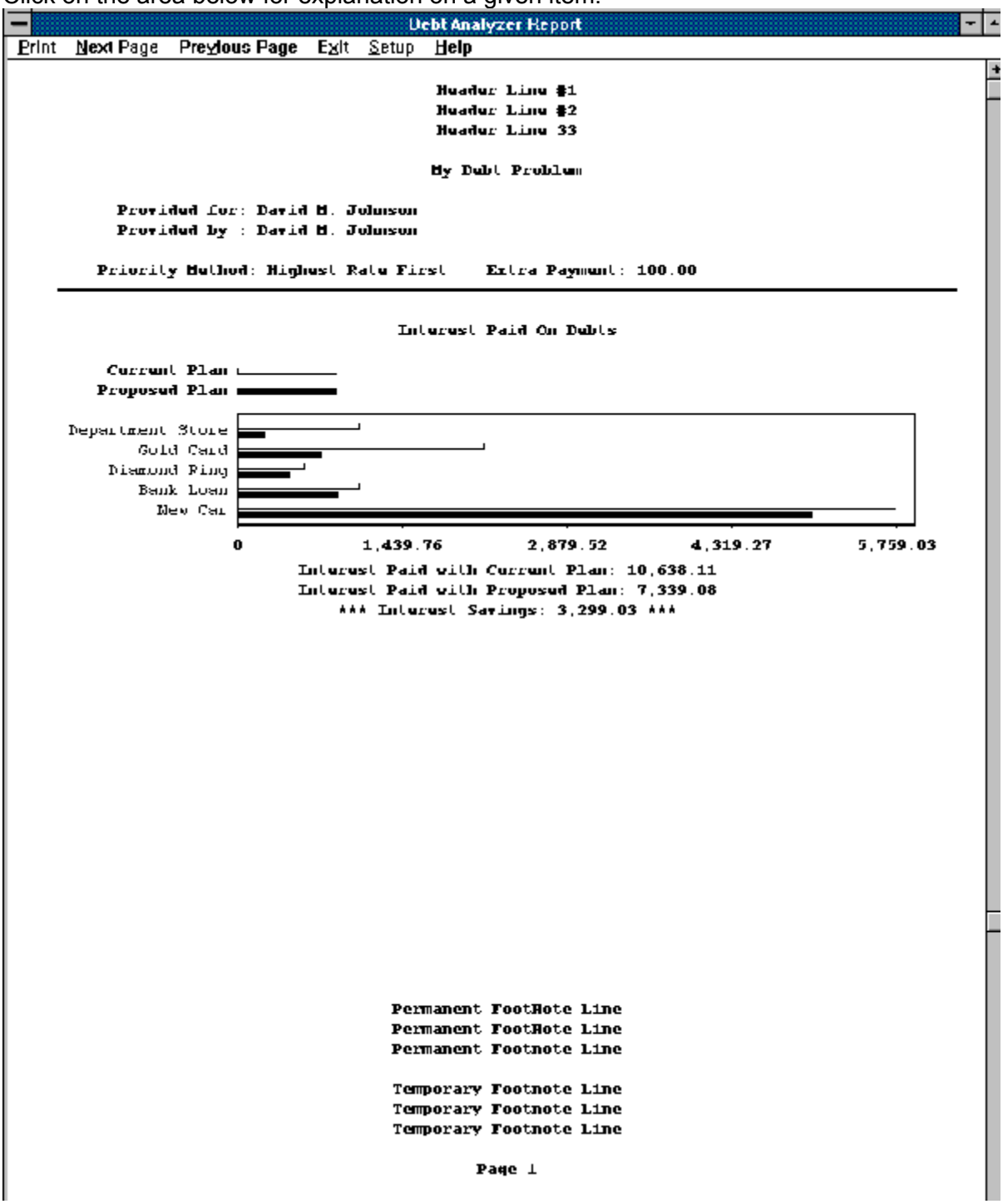
Click on the area below for explanation on a given item.


Loan Consolidation Reports
Reports
Loan Schedule
Summary
View/Print
Help
Close
Date
Format
DD MMM YY
Year End
Calendar
Fonts
Margins
FootNotes
Other
Cumulative Values
Display Decimal (Cents)
Get Defaults
Set Defaults

Money Saving Graph

The Money Savings Graph is available only with the Debt Elimination Schedule reduction plan. It illustrates how much money you can save based on paying less interest to your creditors by following the suggested plan instead of simply continuing to make your current loan payments. A sample report is shown below.

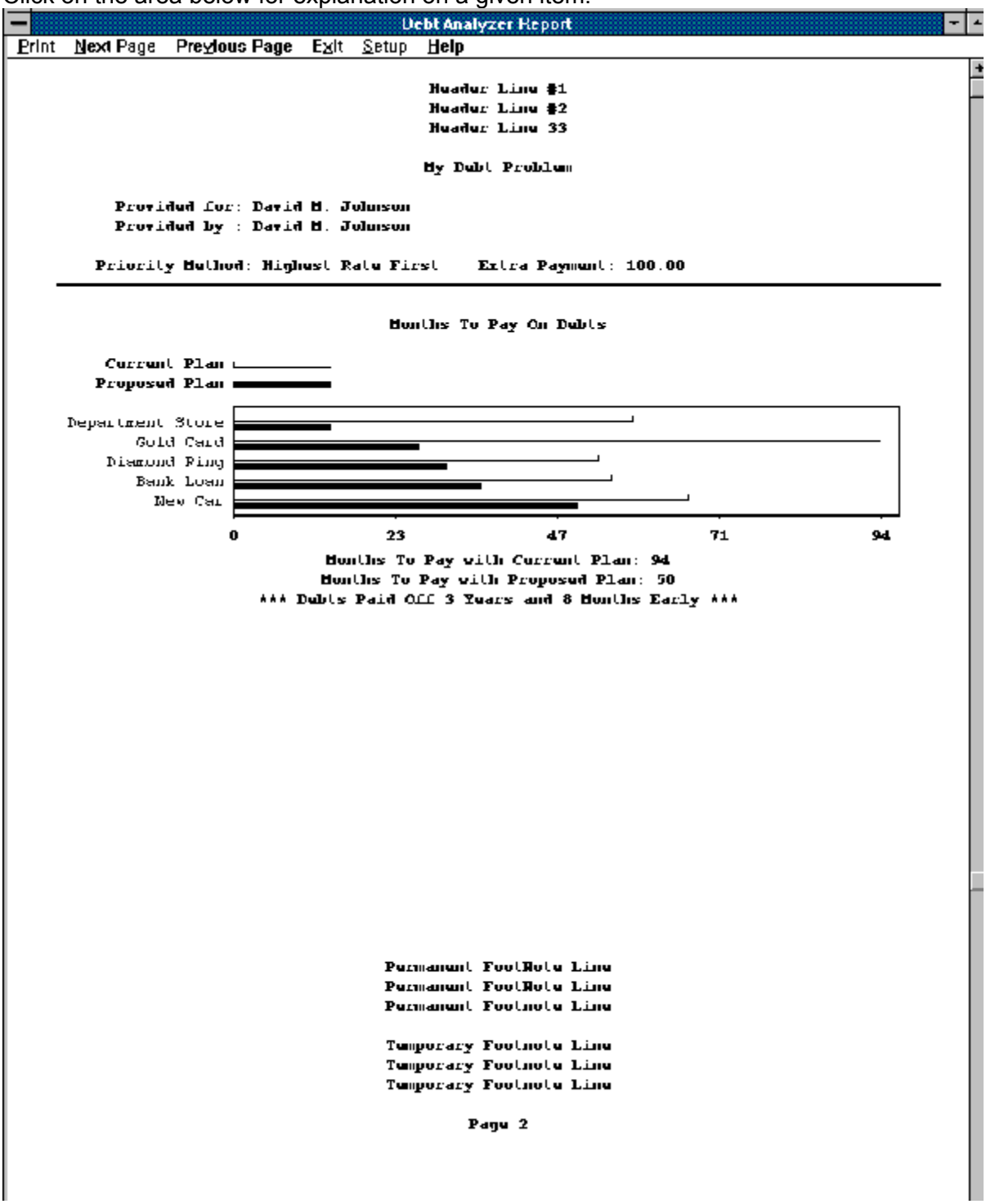
Click on the area below for explanation on a given item.



Time Savings Graph

The Time Savings Graph is available only with the Debt Elimination Schedule reduction plan. It illustrates how soon your debts can be paid off and the amount of time that can be saved by following the suggested plan instead of simply continuing to make your current loan payments. A sample report is shown below.

Click on the area below for explanation on a given item.



Get Defaults

You may change all the current report options to your specified default values by pressing the Get Defaults button. The default values are set by using the Set Defaults button.

Set Default

You may save all the current report options as a default set of values by pressing the Set Defaults button. These default values may be retrieved later at any time by using the Get Defaults button.

Next Page

To view the next page of the report, press here. If you are on the last page of the report, then pressing here will do nothing.

Previous Page

To view the previous page of a report, press here. If you are currently on the first page of a report, then pressing here will do nothing.

Exit
To exit from the report viewing, press here.

Setup

Press here to select a different printer other than the default or to make changes to your current printer settings. Any changes made will apply only to the current report being viewed.

Permanent Header Lines

These are where any specified permanent header lines appear on the report. This information is optional.

Title Line

This is where the title line appears on a report. This information is optional.

Provided For / Provided By

This is where the information regarding who the report is for and who generated the report is displayed. This information is optional.

Report Header Lines

These are header lines which appear in the reports.

Totals Lines

These are lines of information that sum up values into totals.

Report Body Lines

These are lines the consist of the bulk of the report.

Permanent Footnote Lines

These are where any specified permanent footnotes would appear. This information is optional.

Temporary Footnote Lines

These are where any specified temporary footnotes would appear. This information is optional.

Slide Bar
Click on here to scroll the current report page up and down.

Name of Debt
This column specifies the name of the debt.

Original Balance
This column specifies the original balance or loan amount of the debt.

Current Payments
This column is a summary of the payments you would make on your loan if you were to continue to pay your debts the way you currently are.

The follow example:
5 @ 22.45 1 @ 12.29
would be interpreted as follows:
For the first five months of the loan, you would make a payment of 22.45 each month
And for the last month of the loan, you would make a payment 12.29

Current Payments
This column is a summary of the payments you should make on your loan if you were to follow the proposed debt elimination plan.

The follow example:
5 @ 22.45 2 @ 33.96 1 @ 12.29
would be interpreted as follows:
For the first five months of the loan, you would make a payment of 22.45 each month
For the following two months, you would make a payment 33.96 each month
And for the last month of the loan, you would make a payment 12.29

Months Paid

This column specifies the number of months it will take before a particular loan is paid off if you were to continue to make your current loan payments on your debts.

Months Paid

This column specifies the number of months it will take before a particular loan is paid off if you were to follow the proposed debt elimination plan.

Months Saved

This column specifies the number of months early you will pay off a particular debt if you were to follow the proposed debt elimination plan instead of making the current loan payments on your debts.

Interest Rate
This column specifies the interest rate associated with the debt.

Interest Paid
This column specifies the amount of interest over the life of the debt that will be paid on the debt if you were to continue to make your current debt payments.

Interest Paid
This column specifies the amount of interest over the life of the debt that will be paid on the debt if you were to follow the proposed debt elimination plan.

Interest Saved
This column specifies the amount of interest you would save on a particular loan if you were to make the payments suggested by the debt elimination plan instead of making your current debt payments.

Upgrade Policy and Getting Support

Upgrade Policy

The code (.EXE file) for the registered and unregistered versions of the program are identical, and it is the presence of a file DEBTWN2X.DLL that is supplied with the registered version that causes the program to behave in a registered fashion. The presence of the DLL will also cause any further versions of the Debt Analyzer that still bear the 2.x release number to behave as registered versions, wherever you obtain them from. Versions that bear the 2.x release number will generally be for minor enhancements and bug-fixes. Any release containing major new functionality will bear the release number 3.x, and an upgrade fee will likely be chargeable.

NOTE: You may not distribute copies of the licensed version of this product. You may not distribute the DEBTWN2X.DLL file in any form.

We will make new versions of the Debt Analyzer available via the usual sources such as on-line services like CompuServe, AOL, the Internet and other BBSs and via disk vendors, shareware CD-Roms, etc.

The prime locations for new releases are as follows:
CompuServe: Library 4 of the UKSHARE forum
Internet: World Wide Web: http://www.smartcode.com/iss
FTP Site: ftp://ftp.smartcode.com
BBS: Rocky Mountain Software (801) 963-8721 Library 5 (F 5).

If you do acquire a newer version of the Debt Analyzer simply ensure that the DEBTWN2X.DLL file you received when you registered is either in the directory that the Debt Analyzer program is in or is in your WINDOWS directory.

Getting Support

Before you reach for the phone, please make sure you have looked through this Help File first. If you have a question that this Help File doesn't answer, or are reporting what appears to be a bug then we will be pleased to hear from you. But if it is a question that is answered in this Help file then all we will do is point you to the relevant section, and you will just get an answer a little bit slower. This is not meant to be awkward, but we try to keep our costs down to allow us to produce this high quality software at value-for-money prices, and answering support calls is an expensive undertaking. After all, some of the major software companies either charge for support or provide it on premium-price phone numbers. We don't want to have to do that.

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Other

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This program is authored by: Insight Software Solutions

Payment Date
This column specifies the date that a payment is to be made on a debt.

Total Payment
This column specifies the combined total payment made for all the debts on the given date.

Debt Payment

This column specifies the debt payment to be made on the loan listed above it. Each line in the column reflects the payment that is to be made at a given point in time as specified by the payment date

Debt Balance

This column specifies the debt balance of the loan listed above it. Each line in the column reflects the balance at a given point in time as specified by the payment date

Debt Payments

These are debt payments that are to be made on a given debt (as indicated by the debt name to the left) during the given time period (as indicated in the column header).

Header Lines
These are lines that appear above the report information and include columns for the name of the debt, the original balance of the debt and dates for when payments are to be made.

Summary

This is a summary of the bar chart graph. It indicates the total amount of interested paid for each of the plans (your current payments vs. the proposed pay off plan). It also shows the total difference in interest paid (interest savings) between the two plans.

Chart

This is the actual chart showing the amount of time (in months) required to pay off each debt. Comparisons between your current payment strategy and the proposed debt pay off plan are illustrated by the filled and unfilled bars for each debt.

Interest

This is the Y axis of the bar chart. The numbers located here represent the amount of interested paid.

Name of Debt

This is where each debt is listed. To the right of each debt is a filled and unfilled bar indicating the amount of interest paid on the debts for your current debt payments and the proposed debt pay off plan.

Chart

This is the actual chart showing the amount of interest paid for each loan. Comparisons between your current payment strategy and the proposed debt pay off plan are illustrated by the filled and unfilled bars for each debt.

Legends

These are the graph legends indicating which bar (filled and unfilled) belongs to which plan (your current payment strategy and the proposed payment strategy).

Summary

This is a summary of the bar chart graph. It indicates the total amount of time to pay off all the debts for each of the plans (your current payments vs. the proposed pay off plan). It also shows the total difference in time (months saved) between the two plans.

Time

This is the Y axis of the bar chart. The numbers located here represent the number of months to make payments on a debt.

Name of Debt

This is where each debt is listed. To the right of each debt is a filled and unfilled bar indicating the amount of time (in months) it will take to pay off a debt using your current debt payments and the proposed debt pay off plan.

Report International Format

Selecting the International Format tells the reports to use the decimal place character and the thousands place character as defined by Windows (usually based on the country in use as defined by Windows) in all numeric values in the reports. For example, the follow countries would have the following format:

United States	5,255.23
Finland	5 255,23
Germany	5.255,23
Switzerland	5'255.23

If the International Format is not selected, then the format will default to that of the United States using commas to separate thousands and a point as the decimal character.

INI File

A file named WINDEBT.INI is created in the Windows directory. This file contains all the initialization information for the program such as colors, fonts, etc. It is in ASCII format and may be edited directly if so desired. Removal of this file will reset all values back to the program defaults the next time the program is run and the file will be recreated.