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What's New in Version 1.1

- 1) Added a 'Quick Compare' option to the 'Schedule' menu. This allows you to enter and increment any combination of Principal, Interest, and number of Payments, then easily create loan schedules from the resulting table.
- 2) A toolbar has been added to make commonly used functions more easily accessible.
- 3) You can now choose from several date formats.
- 4) Clicking the right mouse button in the main window now pops up the 'Schedule' menu.
- 5) Fixed a bug in the Schedule List dialog box. When copying a loan, it wasn't added to the list in the dialog box....
- 6) Made the Schedule List dialog box modeless so you can have some control over the main window (especially scrolling through schedules) when it is up. Now all of the menu items, the scroll bars, and the toolbar work even when the Schedule List is visible, making it easier to compare two schedules at the same point in time.

Quick Compare Setup

Use this dialog box to set up a quick comparison of the cost of a loan with different amounts of principal, interest, and/or number of payments.

You must enter values in this dialog for principal, interest rate, and number of payments. You can also enter an increment for any or all of these values. For instance, in the example below, the user wants to borrow \$100,000.00 with a starting interest rate of 8%, incremented by .25%, for 360 payments. This will produce a table in the [Quick Compare](#) showing the cost of borrowing \$100,000.00 for 360 payments at interest rates of 8.0%, 8.25%, 8.5%, etc. up to a final interest rate of 10.5%.

Compare Loans Setup			
Principal	\$100,000.00	Increment by	
Interest Rate	8.0000%	Increment by	0.2500%
Payments	360	Increment by	
OK		Cancel	

Quick Compare

This dialog box displays a table showing the results of incrementing the principal, interest rate, and/or the number of payments as entered in the Quick Compare Setup dialog box.

Quick Compare					
Principal	Interest	Payments	Payment	Total Int	Total Pymts
\$100,000.00	8.0000%	360	\$733.76	\$164,153.60	\$264,153.60
\$100,000.00	8.2500%	360	\$751.27	\$170,457.20	\$270,457.20
\$100,000.00	8.5000%	360	\$768.91	\$176,807.60	\$276,807.60
\$100,000.00	8.7500%	360	\$786.70	\$183,212.00	\$283,212.00
\$100,000.00	9.0000%	360	\$804.62	\$189,663.20	\$289,663.20
\$100,000.00	9.2500%	360	\$822.68	\$196,164.80	\$296,164.80
\$100,000.00	9.5000%	360	\$840.85	\$202,706.00	\$302,706.00
\$100,000.00	9.7500%	360	\$859.15	\$209,294.00	\$309,294.00
\$100,000.00	10.0000%	360	\$877.57	\$215,925.20	\$315,925.20
\$100,000.00	10.2500%	360	\$896.10	\$222,596.00	\$322,596.00
\$100,000.00	10.5000%	360	\$914.74	\$229,306.40	\$329,306.40

Close Setup Create

To close this dialog box, click the Close button.

To change setup parameters, click the Setup button. This returns you to the Quick Compare Setup dialog box to allow you to change any value.

To create a loan using the principal, interest rate, and number of payments on a row in the table, click on that row, then click the Create button (or just double-click anywhere on the row). This will open up the Loan Entry Dialog Box dialog box, where you can add or alter any of the values that you want. When you click OK in this dialog, a new loan schedule is created and you are returned to the Quick Compare dialog box.

Principal (Quick Compare Setup)

Enter the initial amount of money that you want to borrow for the Quick Compare table. This will be incremented by the amount entered into the Increment by box to the right of it.

Interest Rate (Quick Compare Setup)

Enter the initial interest rate for the Quick Compare table. This will be incremented by the amount entered into the Increment by box to the right of it.

Payments (Quick Compare Setup)

Enter the initial number of payments for the Quick Compare table. This will be incremented by the amount entered into the Increment by box to the right of it.

Increment by (Principal)

Enter the amount that you want the initial Principal to be incremented by in the Quick Compare table. Do not enter zero in this box; leave it blank if you do not want to increment the principal.

Increment by (Interest Rate)

Enter the amount that you want the initial Interest Rate to be incremented by in the Quick Compare table. A typical value might be 0.25% or 0.5%. Do not enter zero in this box; leave it blank if you do not want to increment the interest rate.

Increment by (Payments)

Enter the amount that you want the initial number of Payments to be incremented by in the Quick Compare table. Do not enter zero in this box; leave it blank if you do not want to increment the number of payments.

Networks and LoanCalc

Every attempt was made to write LoanCalc so that it is networkable on a file basis; ie, multiple users should be allowed to open copies of the same file while only one has the ability to update it at a time. The others will be forced to open the same file in read-only mode.

However, the author does not have a network at his disposal and cannot fully test this feature. If you decide to try it, you do so at your own risk. Whether you will need to run with or without SHARE loaded to take advantage of this feature is unknown, and will probably depend on the network that you have installed at your site.

If you do use it on a network successfully, I would very much like to know. A short note sent to me at the address given on the [registration](#) form would be greatly appreciated. Please indicate the brand of network used, version, and any other pertinent information.

Product Support

When you purchase a registered copy of LoanCalc, you are entitled to 90 days of free written support.

When writing, be sure to include your full name and address and product registration number.

If you are reporting a bug, be sure to include all information necessary for the author to duplicate the problem.

Send all correspondence to:

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Getting Help in LoanCalc Dialog Boxes

A great deal of information can be entered in the Loan Entry Dialog Box. Therefore, context-sensitive help has been made available in this dialog box and all of the dialog boxes under the Schedules menu item.

When you are entering values in any of these dialog boxes, you can press F1 to obtain general help on the entire dialog box, or press Ctrl+F1 for help on the item that you currently want to enter.

For example, if you are positioned on one of the Months/Years/Payments radio buttons and are not sure which you should select, pressing Ctrl+F1 will bring up help on those radio buttons. Pressing F1 would bring up help on the Loan Entry Dialog Box itself, which contains information on all of the controls in the box. You would then have to select the Months/Years/Payments Radio Button item to get help on that specific item.

Finding the Payment, Principal, Interest Rate, or Number of Payments for a Loan

LoanCalc will automatically determine any of the above values for you. You need not do anything special or set any options to find them. Simply bring up the Loan Entry Dialog Box and fill in the blanks with the information that you have. The only requirement to finding any of these values is that you know three out of the four values. After filling in three of the four and clicking OK, check the Header Window to find out what the fourth (calculated) value is.

For example, to find out your loan payments, fill in the Principal, Interest Rate, and Payments boxes in the Loan Entry Dialog Box and click OK. Or to find out how much you can afford to borrow, fill in the payment you can afford to make, the interest rate that you will pay to borrow the money, and the number of payments that you would like to make. After clicking OK, the amount that you can borrow will be displayed in the Header Window.

Header Window - displays the principal, annual interest rate, payment, down payment, balloon payment, number of payments, loan start date, and first payment due dates for the current loan at the top of the LoanCalc window.

Column Header Window - the window that displays column titles for the schedule window.

Totals Window - displays totals for the schedule window. The totals shown are the totals that apply to the last line displayed in the schedule window. To see the totals for the entire loan, scroll to the last line of the schedule, or press Ctrl+End.

Status Window - displays the name of the current loan or help on the current item in dialog boxes when you are entering data into them.

Creating a Variable Rate Loan

To create a variable rate loan,

1. follow the procedure for creating a simple loan, using the initial interest rate to fill the interest rate box in the Loan Entry Dialog Box and click the OK push-button.
2. make sure that the interest rate column is displayed in the schedule window.
3. change a range of interest rates to a new value.
4. repeat step 3 as desired to enter new interest rates for different periods.

LoanCalc will update the loan and display it for you each time that you change a range of interest rates.

View/Interest Rate Menu Item- displays the interest rate for each month of the loan in a column of its own when checked. This column is used to create variable rate loans by allowing you to change the interest rate for a certain payment or range of payments.

Creating a Simple Loan

To create a simple loan,

1. select Schedule/New Loan from the menu. This will open the Loan Entry Dialog Box
2. enter the amount of money to be borrowed in the Principal box.
3. enter the annual interest rate for the loan.
4. enter the number of years that it will take to repay the loan in the Payments box.
5. click the OK push-button.

LoanCalc will then automatically create the Title, Loan Start Date, and First Payment Due dates, create a loan schedule, and display it for you.

Changing a Range of Interest Rates

In order to perform this procedure, the interest rate column must be displayed on your schedule. If it is not, click the View/Interest Rate menu item.

Select the interest rates to be changed. Then press Ctrl+V to change the values in the selected range. The Change Value dialog box will pop up, where you can enter a new interest rate for this range.

After you click the OK button, a message box will pop up asking you if you want to re-calculate payments too. If you click No, the payments will not be changed, and you may have a large payment at the end of the loan if you increased the interest rate, or the loan may be paid off sooner if you reduced it. If you click the Yes button, all payments from the first interest rate that was changed to the end of the loan will be re-calculated, based on the interest rate at each payment.

Schedule Window - the window that displays the monthly or periodic breakdown of a loan, i.e., payment number, date due, amount to interest, amount to principal, etc.

Changing a Range of Payments

In order to perform this procedure, the payment column must be displayed on your schedule. If it is not, click the View/Payment menu item.

Select the payments to be changed. Then press Ctrl+V to change the values in the selected range. The Change Value dialog box will pop up, where you can enter a new payment for this range.

Reducing the amount of the payments will increase the last payment due on the loan; increasing it will either reduce the amount of the last payment or reduce the total number of payments.

Selecting a Range of Payments or Interest Rates

Selecting multiple payments or interest rates in the schedule window is very similar to selecting files in the File Manager window. Only payments and interest rates can be selected.

To select an individual payment or interest rate, position the cursor over the item whose value you wish to change and click the left mouse button.

To select a range of items, position the cursor over the first item that you want to select, press and hold the left mouse button down, move the cursor up or down to the last item to be selected, and release the mouse button. If the last item isn't displayed on the schedule window, move the cursor above or below the schedule window and it will begin to scroll. When you see the last item that you want to select displayed on the schedule window, move the cursor back to it and release the mouse button

Or, you can click the first item to be selected, then move the cursor to the last item (using the scroll bars to bring it into view if necessary), and click it while holding down the shift key . This will select all items from the first selected to the last.

You can also select individual items by holding the Ctrl key down while clicking on each individual item that you want to select. For example, you could use this method to select the interest rates at payments 3, 5, and 7.

To de-select individual items that are currently selected, click on them while holding down the Ctrl key.

To de-select all items currently selected, click anywhere on the window except the payment or interest rate columns.

Cursor - the small arrow on your screen that moves when you move your mouse.

Overview of LoanCalc

LoanCalc is a powerful loan calculator that can

1. calculate simple loans.
2. calculate odd period loans.
3. calculate loans with balloon payments.
4. calculate loans with monthly or daily compounding.
5. calculate loans based on a 360 day year.
6. calculate loans that you pay only the interest on each month.
7. calculate loans with weekly, bi-weekly, monthly, bi-monthly, quarterly, semi-annual, or annual payments.
8. calculate variable interest loans.
9. let you modify individual payments or a range of payments so that you can see what you save by increasing your payments each month. Or what it will cost you to reduce your monthly payment.
10. if you install SHARE, it can protect you from making updates to a file by one copy of LoanCalc when two or more copies have the same file open.

System Requirements

LoanCalc requires an IBM PC or compatible running Windows version 3.1 or higher.

Create Pushbutton

Click this button to create a loan schedule using the principal, interest rate, and number of payments on the currently selected line in the Quick Compare dialog box. To select a line, simply click on it.

Setup Pushbutton

Click this button to open the Quick Compare Setup dialog box in order to change loan parameters for the Quick Compare dialog box.

Close Pushbutton

Click this button to close the current dialog box.

OK Pushbutton

Click this button to enter (accept) all of the changes that you have made in the current dialog box.

Cancel Pushbutton

Click this button to cancel (ignore) all of the changes that you have made in the current dialog box.

Run Calculator

Runs the Calculator program.

This option provides a quick and simple method of running the Calculator program if you need to calculate values for a field. For instance, you may have to add sales tax to the amount of principal that you want to borrow. By pressing F5, you could bring up the Calculator window, multiply the principal by 1 plus the amount of sales tax, copy the value into the clipboard, then return to the Loan Calculator program and paste the value into the Principal box of the Loan Entry Dialog Box.

Options menu

Save Settings on Exit

Fonts

Run Calculator

Save Settings on Exit

Saves the current settings when you exit Loan Calculator into the file LoanCalc.ini, which is located in the default Windows directory (usually c:\windows). You can edit this file with a text editor (such as the Notepad editor) if you so desire, but you should always make a backup copy of it first. If you do corrupt the file, simply delete it. Then the next time you exit Loan Calculator it will be re-created.

If this item is checked, the following settings will be saved when you exit, and restored the next time you start Loan Calculator:

Filename - the name of the file that you are currently working with, if any.

Header, ColumnHeader, Schedule, ColumnFooter - whether these items were turned on or off.

LoanPointer - the loan that is currently displayed in the current Loan Calculator file.

X, Y, Width, Height - the current location and size of the Loan Calculator window.

ShowInterestRate - whether the Interest Rate column is currently displayed.

ShowPaymentAmount - whether the Payment column is currently displayed.

Filemask - the default filemask for a Loan Calculator file. This filemask serves two purposes. First, it is the default filemask used for File Open, File Append, and File Save As operations. Second, the extension (the part after the '.') is used as a default extension for File Save As if you type in only the filename with no extension. Currently, there is no way to change this mask inside the Loan Calculator; you must modify it in LoanCalc.ini. The current default filemask upon initial installation is '*.mny'. If you must change this value to avoid conflicts with other applications, it must always be in the format '*.ext'. The '*' is required; you supply the extension 'ext', which can be any combination of characters that you desire. For example, you could change the value to '*.abc'. Then whenever you choose File Open, File Append, or File Save As from the File Menu, Loan Calculator will search only for files that end with the extension 'abc'.

Fonts

Opens the Font dialog box to allow you to change the font used in the display windows and in printouts.

View

This menu lets you choose whether various columns, header, and footers are visible on your schedule. It applies to all of the loans in the current file.

All of these menu items are toggled by selecting them. Selecting one of them will check that item, indicating that that item is turned on, or uncheck it if it is currently checked.

Header - displays the loan header when checked. The loan header contains the loan parameters; i.e., principal, interest rate, number of payments, etc.

Column Header - displays a title for each column of the loan schedule.

Schedule - displays the loan schedule, i.e., the periodic breakdown of the loan.

Totals - displays the total principal and interest paid to date (i.e., to the last line displayed on the loan schedule).

All - turns on all of the above items if any of them is not currently checked. If they are all checked, turns them all off.

Interest rate - displays the interest rate for each month of the loan in a column of its own. This column is used to create variable rate loans by allowing you to change the interest rate for a certain payment or range of payments.

Payment - displays the payment for each month of the loan in a column of its own. This column is used to allow you to change a single payment or range of payments so that you can see what effect it will have on the loan.

Both - turns on both of the above items if either of them is not currently checked. If they are both checked, turns them both off.

Edit Menu

Copy Loan to Clipboard

Copy Schedule Only

Change Value

Copy Loan to Clipboard

Sends a copy of the currently displayed loan to the clipboard so you can paste it into other applications. The format is identical to a printout of the loan. All columns are separated by spaces, making it suitable for pasting into text only applications. In order for the schedule to display properly, you must choose a fixed font for it.

Copy Schedule Only

Sends a copy of the column header window and schedule window to the clipboard. All columns are delimited by tabs, making it suitable for pasting into a spreadsheet application.

Change Value

Allows you to change the values in the currently selected range of interest rates or payments. See [Changing a Range of Interest Rates](#) and [Changing a Range of Payments](#) for more information.

File Menu

New
Open
Append
Save
Save As
Print Current
Print All
Printer Setup
Exit

Printer Setup

Opens the Printer Setup dialog box so that you can configure your printer. The operation of this dialog box is specific to any printers that you have installed; more help is available in these dialog boxes.

File New

Deletes all loans in the current window (if any) and allows you to start a new loan file.

If you have made any changes to the current file, including a new file that has not yet been named or saved, you will be asked if you want to save those changes before creating the new file. If you choose 'Yes', the file will be automatically saved just as if you had first chosen the File Save or File Save As menu items. If you choose 'No', all loans in the current window will be deleted without saving them. If you choose 'Cancel', you are returned to the current window with no changes and nothing saved.

File Save

Saves the loans that you are currently working on in the current file. If this is a new file and has no name, the File Save As dialog box will appear.

File Save As

Saves a file under a new name.

The File Save As dialog box will appear, allowing you to choose an existing file to save to, or you can type a new filename in the box. A list of directories and drives is also shown, allowing you to choose where you want to save the file to.

The default filename extension is '.mny'. For example, a 'CarLoans.mny' would be a valid filename using the default extension. You should use the default filename whenever possible in order to make finding LoanCalc files easy to find. If you choose to use a different extension, you must type '*.ext' in the Filename edit box at the top of the dialog box to show a list of your LoanCalc files, where 'ext' is the extension that you choose to use for LoanCalc files.

Note that you cannot save to the file that you currently have open if it is open in read-only mode.

File Open

Opens an existing file.

The File Open dialog box will appear, which contains a list of existing files that you can open.

If you have Share installed in your Autoexec.bat file and the file is open to another application, a dialog box will pop up informing you of this and ask if you want to open the file in read-only mode. Click the Yes push-button if you want to open a copy of the loan. Click No if you want to return to the File Open dialog box and select a different file. If you open the file in read-only mode, the name of the file that you have opened will still appear in the title bar of the window, with Read-only in parentheses. This way you know what file you have opened, but you will not be able to save to the file that is currently open. The Edit/File Save menu item will also be grayed out, making it inaccessible.

You can check the read-only box if you want to protect yourself from making inadvertent changes and accidentally saving them to the file.

Print Current

Prints the currently displayed loan to the default printer using the currently selected font. While the loan is being sent to your default printer, a dialog box will be displayed showing the name of the loan being printed. The dialog box contains a Cancel button that you can click before the loan has completed printing to cancel any further printing. If you have installed the Print Manager, the entire print job can be cancelled.

Print All

Prints all loans in the current file to the default printer using the currently selected font. While each loan is being sent to your default printer, a dialog box will be displayed showing the name of the loan being printed. The dialog box contains a Cancel button that you can click before the loan has completed printing to cancel any further printing.

File Append

Appends an existing file to the file that you are currently working with, whether that file has been saved yet or not.

For example, you can create two loan schedules, one for your Mercedes and the other for your Pinto. You can then choose 'File Append' to append the file 'HousLoan.mny' after your car loan schedules.

If your car loans have already been saved in 'CarLoans.mny' and you choose File Save, the House Loans will be also be saved in 'CarLoans.mny'.

If the car loan schedules had not been saved in a file, the File Save As dialog box would appear, prompting you for a filename to save the current loans in.

File Exit

Ends the current Loan Calculator session.

If you have made changes during the current session and haven't saved them, you will be asked if you want to save them before exiting. If the current set of loan schedules has not yet been saved into any file, the File Save As dialog box will appear, allowing you to save them into a new or existing file.

Schedules Menu

New Loan

Modify Current Loan

Copy Current Loan

Rename Current Loan

Delete Current Loan

Delete All Loans

Compare Loans

List of Loans

Forward to Next Loan

Backward to Previous Loan

Forward to Next Loan

Select this menu item (or press Ctrl+F) to select the next loan in the current LoanCalc file if more than one exists. If you are positioned at the last loan in the file, positions you to the first one. This item is grayed out and unavailable if only one or no loans exist in the current file.

Backward to Previous Loan

Select this menu item (or press Ctrl+B) to select the previous loan in the current LoanCalc file if more than one exists. If you are positioned at the first loan in the file, positions you to the last one. This item is grayed out and unavailable if only one or no loans exist in the current file.

Rename Loan

Renames the currently displayed loan or the currently selected loan in the Schedule List Dialog Box. This option can also be executed by pressing Ctrl+R, or by double-clicking on the status window at the bottom of the LoanCalc window.

Type a new title for the current loan in the box. Click the OK button to change the title, Cancel to reject it.

New Loan

Creates a new loan schedule.

An empty Loan Entry Dialog Box will be displayed when you select this menu option. You can also bring this dialog box up by double-clicking anywhere on the window.

Loan Entry Dialog Box

Dialog box to enter loan parameters.

This dialog box is displayed whenever you select New Loan, Modify Loan, or Copy Loan. Fill in the desired fields and click the OK button when done, or the Cancel button to quit with no changes.

Dialog Box Fields

Title

Principal

Down Payment

Interest Rate

Per Month/Per Year Radio Buttons

Payments

Months/Years/Payments Radio Buttons

Payment

Payment Frequency Dropdown Listbox

Balloon Payment

Loan Start Date

First Payment Due

360 Day Year Checkbox

Pay Interest Only Checkbox

Daily Compounding Checkbox

Help is available for any of the above topics by holding down the Control key and pressing F1 while positioned in the corresponding field. For example, holding down the Control key and pressing F1 while in the Loan Start Date field will display the help topic for the Loan Start Date.

Down Payment

Enter your down payment, if any, as a dollar value or a percentage of principal in this box.

If you enter the down payment as a percentage of principal (by adding a '%' at the end), LoanCalc will automatically calculate the dollar amount of your down payment. If you start with a '\$', or simply enter a number, LoanCalc assumes that you are entering a dollar amount to be applied to the down payment.

Months/Years/Payments Radio Buttons

Check the button that indicates how payments are indicated in the box to the left.

For example, if you bought a house on a 30-year contract, you could enter 30 in the Payments box, then check the Years radio button. If selected Monthly payments in the Payment Frequency drop-down box below, then you will have 360 payments (30 years x 12 payments per year); if you selected Bi-Weekly payments, then you would have 780 payments (30 years x 26 payments per year).

If you have an atypical loan, enter the exact number of payments in the Payments and check the Payments radio button. For example, if you borrowed \$500.00 from your brother-in-law and were to make 10 payments bi-weekly, it would be easiest to enter 10 in the Payments box and check the Payments radio button.

Pay Interest Only Checkbox

Check this box if you wish to pay only the interest at each payment.

When this option is checked, you will pay only the amount of interest due at each payment, leaving the entire amount of the principal unchanged. At the end of the loan, all of the principal remains, and must be paid as a single (balloon) payment.

Daily Compounding Checkbox

Check this box if interest is to be compounded daily. Leave it unchecked if interest is to be compounded monthly.

Per Month/Per Year Radio Buttons

Select the period of the interest rate entered in the Interest Rate interest rate box.

For example, if you are using an annual interest rate of 12%, you could enter '12' in the interest rate box and check the 'Year' checkbox. You could also enter '1' in the interest rate box and check the 'Month' checkbox. The end result is that you are working with an annual interest rate of 12% in either case.

360 Day Year Checkbox

Select this option to have odd period loans based on a 360 day year; i.e., all months of the year have 30 days.

If you borrow money on July 1st and the first payment is due on August 15th, the time from the time that you borrowed the money would be 1.5 months ($15 / 30$) if this option were checked. But it would 1.48 months if it was not checked ($15 / 31$). This will affect your monthly payments to a small degree.

Payment Frequency Dropdown Listbox

Select how often you will make payments on this loan.

This box contains a list of possible payment frequencies that you can select. To display them, click on the down arrow on the right side of the box, then select ...

- Weekly - if payments are to be made once a week.
- Bi-Weekly - if payments are to be made every other week.
- Monthly - if payments are to be made once a month.
- Bi-monthly - if payments are to be made every other month.
- Quarterly - if payments are to be made every three months.
- Semi-Annual - if payments are to be made every six months.
- Annual - if payments are to be made once a year.

Payment

Enter the amount of the monthly payment in this box, if known.

In most cases, you will probably know how much you want to borrow (Principal), the interest rate, and the number of payments that you will make. Sometimes, however, you may want to find out how much you can borrow if you make a certain monthly payment for a given number of months at a given interest rate.

Balloon Payment

Enter the amount of any balloon payment in this box.

A balloon payment is a usually large, final payment. This reduces the amount of principal that you borrow, but only at a depreciated rate.

Most typical loans (i.e., a car loan) have no balloon payment. You can leave this box empty in these cases.

First Payment Due

Enter the date that the first payment on this loan will come due.

If you do not enter anything in this box, it will automatically be filled with a date one month greater than the Loan Start Date. Entering a date that is more or less than one month greater than the Loan Start Date will create an odd period loan and will affect the amount of your payments, since the interest accumulates for a greater or lesser amount of time between the Loan Start Date and First Payment Due date of your loan.

Odd Period Loan

A loan that has a fractional number of periods. This is caused by borrowing money on a given day of a month (i.e., the 1st) and beginning payments on a different day (i.e., the 15th). Payments are affected to some degree.

Loan Start Date

Enter the date that you will borrow the money.

This is typically the day that you receive the money that you are borrowing. If you leave this box blank, it will be filled with today's date when you click on OK after having filled all of the required boxes.

Date Format

Several date formats are now supported. You can choose a date format from the 'Options/Set Date Format' menu, then must use that format in the Loan Entry Dialog Box dialog box.

Interest Rate

Enter the annual or monthly rate of interest in this box.

Select whether this is an annual or monthly rate of interest with the Per Month or Per Year checkbox.

Payments

Enter the number of payments required to pay off this loan.

The value entered here works in conjunction with the [Months/Years/Payments Radio Buttons](#) and the [Payment Frequency Dropdown Listbox](#)

Title

Enter a descriptive title of the loan in this box.

The title of a loan applies only to the current loan; it is not the Filename. It is displayed in the status window at the bottom of the loan.

If you leave this box empty when creating a new loan, or delete the contents of it when copying or modifying an existing loan, a descriptive title will be generated for you when you click the OK push-button.

Filename - the name of a file containing one or more loan schedules. It is displayed in the title bar of the Loan Calculator window.

Principal

Enter the amount of money that you want to borrow in this box.

The maximum amount that you can enter in this box is \$999,999,999.99. You can enter values with or without dollar signs, commas and decimal points. I.e., 123456789.01 and \$123,456,789.01 are equivalent.

Modify Loan

Allows you to modify values for the loan that is currently displayed in the Loan Calculator window.

The Loan Entry Dialog Box will be displayed with all of the parameters for the loan that is currently displayed already filled in. Change values in the dialog box to see what effect it has on that loan. You can also bring this dialog box up by holding down the Ctrl key and double-clicking anywhere on the window.

Copy Loan

Allows you to copy the loan that is currently displayed in the Loan Calculator window.

The Loan Entry Dialog Box will be displayed with all of the parameters for the loan that is currently displayed already filled in. Change values in the dialog box to create a copy of the current loan with those changed values. When you click on OK, Loan Calculator will switch to this new loan with the changed values. You can also bring this dialog box up by holding down the Shift key and double-clicking anywhere on the window.

Delete Current

Deletes the loan that is currently displayed in the Loan Calculator window, or the loan that is currently selected in the Schedule List Dialog Box.

Selecting this option deletes the loan schedule that is currently displayed or selected and switches to the one immediately before it, if any. If none remain, you are presented with an empty Loan Calculator window.

Delete All

Deletes all loans in the loan calculator window.

Selecting this option deletes all loans, and presents you with an empty Loan Calculator window. This option has the same exact effect as selecting the File New menu command.

List of Loans (Schedule List)

Lets you switch between loans within a single Loan Calculator file.

Select a loan by clicking on the title of the loan in the listbox. Each time you click on a different loan, the Loan Calculator window will display it so you can see the loan parameters and part of the schedule.

Click the OK push-button to switch to the selected loan, Modify to modify it, Copy to copy it, Rename to rename it, Delete to delete it, or Print to print it.

Benefits of registration

- 1) You will receive a copy of the latest version of LoanCalc and all related files on floppy disk.
- 2) The 'Registration Information' dialog does not appear every time you run LoanCalc.
- 3) You will be entitled to 90 days of free written support.
- 4) You will be informed by mail of new releases of LoanCalc.

DEFINITION OF SHAREWARE

Shareware distribution gives users a chance to try software before buying it. If you try a Shareware program and continue using it, you are expected to register. Individual programs differ on details -- some request registration while others require it, some specify a maximum trial period. With registration, you get anything from the simple right to continue using the software to an updated program with printed manual.

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LoanCalc must not be used as the basis for financial decisions. It is intended as a guide to borrowing money; your final decisions must be based on information obtained from the financial institution that you will be dealing with.

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will receive a copy of the latest version of the LoanCalc system.

All inquiries should be addressed to:

Raymond C. Boggs
4735 Feigley Rd. SW
Port Orchard, WA 98366

Registration Form for LoanCalc

To receive the full benefits of owning LoanCalc, fill out this form and order a registered copy today.

To print a copy of this form, choose File/Print Topic from the Help menu.

Please send ___ copies @ \$18.00 each (15.00 + 3.00 S/H) \$_____

Name: _____
Company: _____
Address 1: _____
Address 2: _____
City: _____
State: _____ Zip Code: _____

Phone (___) ___ - _____

Disk size (check one only):

_____ 3-1/2, 720K _____ 3-1/2, 1.44M
_____ 5-1/4, 360K _____ 5-1/4, 1.2M

Send completed form along with US Check or Money Order to:

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Port Orchard, WA 98366

LoanCalc Version 1.1

