




# MoneyWise

Live Debt Free, Pay Cash, Enjoy Life!

## Lowest Balance Report

 <b>MoneyWise</b> Live Debt Free, Pay Cash, Enjoy Life!	Client: Sample User
	Presented By: MoneyWise LLC
	PO Box 23
	Brigham City, UT 84302
	(435) 720-3177

Debt Information				
Creditor	Balance	Interest Rate	Payment	Minimum Payment
Mastercard	\$200.00	14.975%	\$35.00	\$0.00
sears	\$3,999.00	19%	\$76.00	\$50.00
rc willey	\$5,500.00	21%	\$138.45	\$86.00
visa	\$5,876.00	17.675%	\$93.00	\$50.00
Sallie Mae	\$17,987.00	5.5%	\$288.00	\$288.00
America First	\$22,967.00	3.9%	\$298.56	\$298.56
Truck Loan	\$29,467.00	2.995%	\$419.76	\$0.00
Mortgage BOM	\$210,576.36	4.175%	\$1,013.78	\$0.00
<b>Totals</b>	<b>\$296,572.36</b>		<b>\$2,362.55</b>	

Payoff Comparison by Debt		
	Current Schedule	Accelerated Schedule

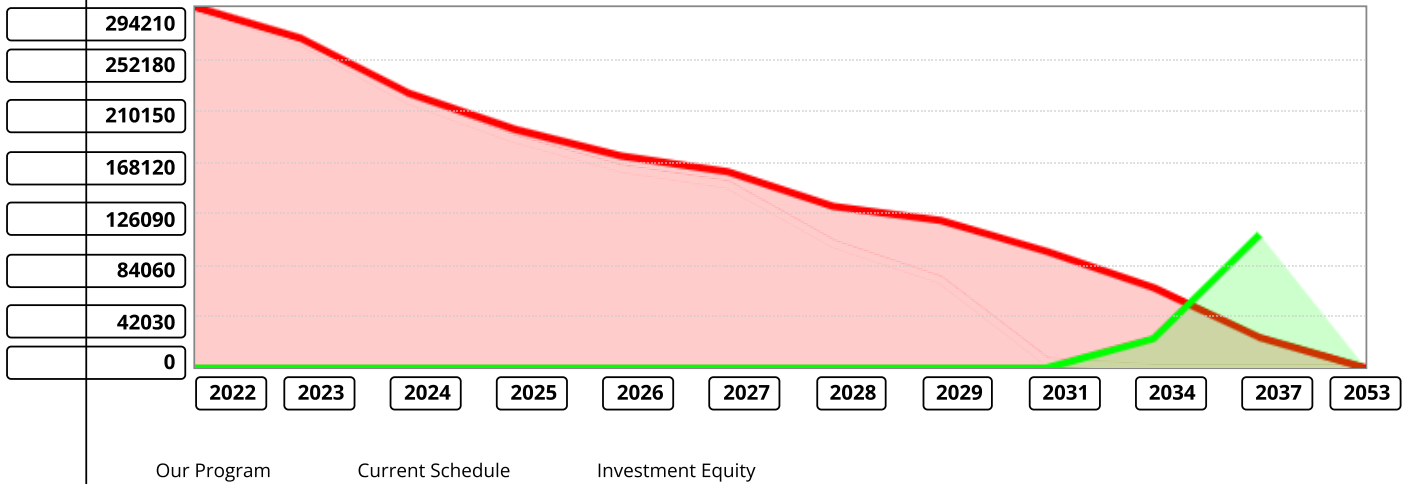
<b>Creditor</b>	<b>Months to Pay Off</b>	<b>Date Paid Off</b>	<b>Months to Pay Off</b>	<b>Date Paid Off</b>
Mastercard	6	Oct-2022	1	May-2022
sears	114	Oct-2031	12	Apr-2023
rc willey	69	Jan-2028	22	Feb-2024
visa	183	Jul-2037	31	Nov-2024
Sallie Mae	74	Jun-2028	44	Dec-2025
America First	89	Sep-2029	54	Oct-2026
Truck Loan	78	Oct-2028	60	Apr-2027
Mortgage BOM	370	Feb-2053	143	Mar-2034

<b>Money &amp; Time Saved Per Debt</b>		
<b>Creditor</b>	<b>Money Saved</b>	<b>Time Saved</b>
Mastercard	\$6.29	5 months (0.42 yrs)
sears	\$4,246.07	102 months (8.50 yrs)
rc willey	\$2,448.72	47 months (3.92 yrs)
visa	\$8,819.47	152 months (12.67 yrs)
Sallie Mae	\$815.38	30 months (2.50 yrs)
America First	\$735.20	35 months (2.92 yrs)
Truck Loan	\$214.05	18 months (1.50 yrs)
Mortgage BOM	\$92,532.67	227 months (18.92 yrs)
Totals	\$109,817.85	

### **Overall Debt Reduction Results**

	<b>Current Schedule</b>	<b>Accelerated Schedule</b>
<b>Total Monthly Payments</b>	\$2,362.55	\$2,362.55
<b>Total Outstanding Debts</b>	\$296,572.36	\$296,572.36
<b>Total Financing Costs</b>	\$193,267.42	\$83,449.57
<b>Total Amount Paid</b>	\$489,839.78	\$380,021.93
<b>Time Required</b>	370 months (30.83 yrs)	143 months (11.92 yrs)
<b>Total Interest Savings</b>	\$0	\$109,817.85

## Investment Equity and Remaining Debt



If you use our program to help you pay off your debts in 11.92 years, and then start investing your total monthly payment of \$2,362.55 at 0.0% annual interest rate, you will have \$536,298.85 after 227 months (18.92 years). If you follow the creditors' plan, it will take you 370 months (30.83 years) to get out of debt, and you won't have any investment equity.

The total monthly payment of \$2,362.55 does not include any adjustments or accelerators.

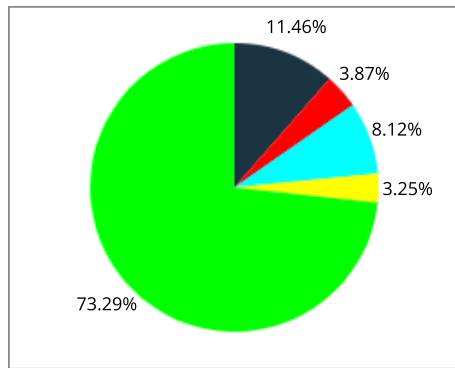
The total investment value includes a one-time deposit of XXX (the remainder from your last monthly payment, not including any accelerator), and regular deposits of \$2,362.55 for 227 months.

Income Information		
Income Source	Monthly Amount	% of Total
Applicant	\$5,000.00	66.67%
Co-Applicant	\$2,500.00	33.33%
<b>Total Income</b>	<b>\$7,500.00</b>	

## Recommended Debt To Income Ratio

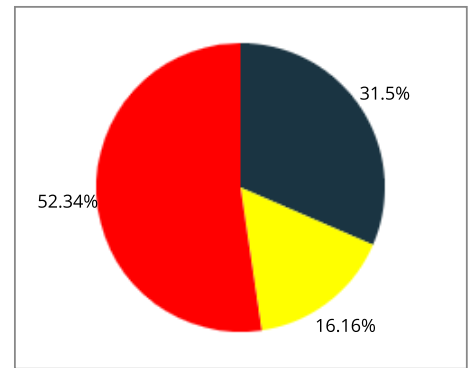
Debt Type	Actual Percentage	Recommended Maximum Percentage
<b>Mortgages</b>	13.52%	25%
<b>Credit Cards</b>	<b>4.57%</b>	3%
<b>Vehicles</b>	<b>9.58%</b>	6%
<b>Other</b>	<b>3.84%</b>	2%
<b>Total Debt Expenses</b>	31.50%	36%

### Debt Ratio



Mortgages (13.52%)      Credit Cards (4.57%)  
 Vehicles (9.58%)      Other (3.84%)  
 Non-Debt (86.476%)

### Debt to Income Ratio



Principal (31.50%)      Interest (16.16%)  
 Unused Income (52.34%)

### Monthly Payment Schedule

Due Date	Mastercard	sears	rc willey	visa	Sallie Mae	America First	Truck Loan	Mortgage BOM
Apr-1-2022	\$202.50	\$76.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
May-1-2022	-	\$543.50	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Jun-1-2022	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Jul-1-2022	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78

Aug-1-2022	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Sep-1-2022	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Oct-1-2022	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Nov-1-2022	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Dec-1-2022	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Jan-1-2023	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Feb-1-2023	-	\$411.00	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Mar-1-2023	-	\$97.75	\$138.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Apr-1-2023	-	-	\$862.70	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
May-1-2023	-	-	\$549.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Jun-1-2023	-	-	\$549.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Jul-1-2023	-	-	\$549.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Aug-1-2023	-	-	\$549.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Sep-1-2023	-	-	\$549.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Oct-1-2023	-	-	\$549.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Nov-1-2023	-	-	\$549.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Dec-1-2023	-	-	\$549.45	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Jan-1-2024	-	-	\$113.37	\$93.00	\$288.00	\$298.56	\$419.76	\$1,013.78
Feb-1-2024	-	-	-	\$1,078.53	\$288.00	\$298.56	\$419.76	\$1,013.78
Mar-1-2024	-	-	-	\$642.45	\$288.00	\$298.56	\$419.76	\$1,013.78

Apr-1-2024	-	-	-	\$642.45	\$288.00	\$298.56	\$419.76	\$1,013.78
May-1-2024	-	-	-	\$642.45	\$288.00	\$298.56	\$419.76	\$1,013.78
Jun-1-2024	-	-	-	\$642.45	\$288.00	\$298.56	\$419.76	\$1,013.78
Jul-1-2024	-	-	-	\$642.45	\$288.00	\$298.56	\$419.76	\$1,013.78
Aug-1-2024	-	-	-	\$642.45	\$288.00	\$298.56	\$419.76	\$1,013.78
Sep-1-2024	-	-	-	\$642.45	\$288.00	\$298.56	\$419.76	\$1,013.78
Oct-1-2024	-	-	-	\$530.45	\$288.00	\$298.56	\$419.76	\$1,013.78
Nov-1-2024	-	-	-	-	\$1,042.45	\$298.56	\$419.76	\$1,013.78
Dec-1-2024	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Jan-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Feb-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Mar-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Apr-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
May-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Jun-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Jul-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Aug-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Sep-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Oct-1-2025	-	-	-	-	\$930.45	\$298.56	\$419.76	\$1,013.78
Nov-1-2025	-	-	-	-	\$217.83	\$298.56	\$419.76	\$1,013.78











Aug-1-2032	-	-	-	-	-	-	-	\$2,662.55
Sep-1-2032	-	-	-	-	-	-	-	\$2,662.55
Oct-1-2032	-	-	-	-	-	-	-	\$2,662.55
Nov-1-2032	-	-	-	-	-	-	-	\$2,662.55
Dec-1-2032	-	-	-	-	-	-	-	\$2,662.55
Jan-1-2033	-	-	-	-	-	-	-	\$2,662.55
Feb-1-2033	-	-	-	-	-	-	-	\$2,662.55
Mar-1-2033	-	-	-	-	-	-	-	\$2,662.55
Apr-1-2033	-	-	-	-	-	-	-	\$2,662.55
May-1-2033	-	-	-	-	-	-	-	\$2,662.55
Jun-1-2033	-	-	-	-	-	-	-	\$2,662.55
Jul-1-2033	-	-	-	-	-	-	-	\$2,662.55
Aug-1-2033	-	-	-	-	-	-	-	\$2,662.55
Sep-1-2033	-	-	-	-	-	-	-	\$2,662.55
Oct-1-2033	-	-	-	-	-	-	-	\$2,662.55
Nov-1-2033	-	-	-	-	-	-	-	\$2,662.55
Dec-1-2033	-	-	-	-	-	-	-	\$2,662.55
Jan-1-2034	-	-	-	-	-	-	-	\$2,662.55
Feb-1-2034	-	-	-	-	-	-	-	\$1,939.83
Mar-1-2034	-	-	-	-	-	-	-	-

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