

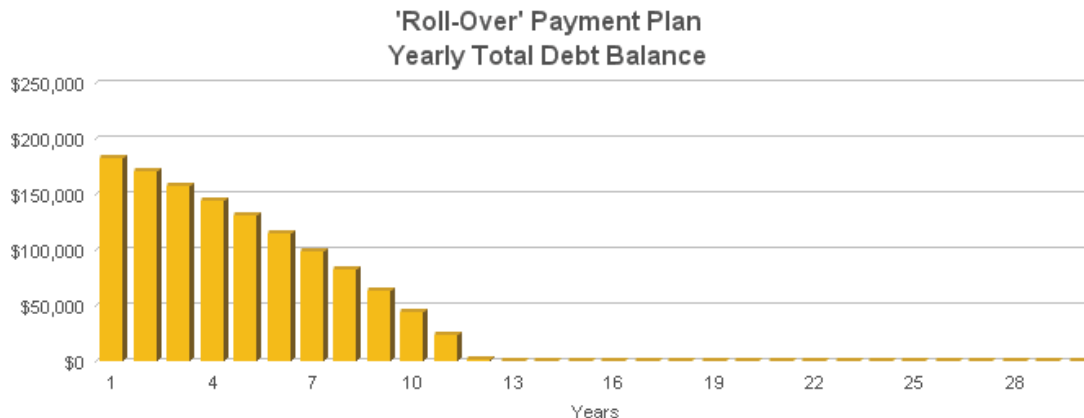
INTRODUCTION

The quickest way to retire your debt is to 1) determine what your total debt payment is now, then 2) sort your debts from highest interest rate to lowest, then 3) continue to make the same total payment amount except pay Minimum Payments on all debts except the highest rate debt, then 4) once the highest rate debt is paid off apply those new savings to the next highest rate debt and so on. Use this calculator to determine the interest and time saved using this 'Roll-Over' technique along with the potential increase in savings once all the debts have been paid off. The calculator will sort the debts for you when completing the analysis. You may also apply an extra amount to the total payment to accelerate debt payoff even further.

ANALYSIS

While keeping your payment level at \$1,884 (which includes an extra \$200 to your monthly debt service), you could reduce your total debt payments (principal and interest) from \$381,107 to \$272,402 and be out of debt in 12.2 years instead of your current projected 30.1 years. This represents a reduction of \$108,706 and 17.9 years. Further, once all debts have been paid off, you could invest the same monthly payment amount at 3.00% and accumulate a savings account balance \$526,299 over that same time period.

	Current Payment Plan	'Roll-Over' Payment Plan	Difference
Monthly debt payments	\$1,684	\$1,884	\$200
Total debt payments	\$381,107	\$272,402	\$108,706
Years until 'debt-free'	30.1	12.2	17.9
Savings account in 30.1 years	\$0	\$526,299	\$526,299



Current Plan and 'Roll-Over' Plan and Savings Account Yearly Total Balance



DEBT ELIMINATION CALENDAR

Creditor	Payments					
	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
Home Depot	1	\$1,500	\$20	\$235	\$1,284	yes
	2	\$1,284	\$17	\$235	\$1,066	yes
	3	\$1,066	\$14	\$235	\$845	yes
	4	\$845	\$11	\$235	\$621	yes
	5	\$621	\$8	\$235	\$394	yes
	6	\$394	\$5	\$235	\$164	yes
	7	\$164	\$2	\$166	\$0	yes
Credit Card 2	1	\$12,000	\$110	\$239	\$11,871	no
	2	\$11,871	\$109	\$239	\$11,741	no
	3	\$11,741	\$108	\$239	\$11,609	no
	4	\$11,609	\$106	\$239	\$11,477	no
	5	\$11,477	\$105	\$239	\$11,343	no
	6	\$11,343	\$104	\$239	\$11,208	no
	7	\$11,208	\$103	\$308	\$11,003	yes
	8	\$11,003	\$101	\$474	\$10,630	yes
	9	\$10,630	\$97	\$474	\$10,253	yes
	10	\$10,253	\$94	\$474	\$9,873	yes
	11	\$9,873	\$91	\$474	\$9,490	yes
	12	\$9,490	\$87	\$474	\$9,103	yes
	13	\$9,103	\$83	\$474	\$8,712	yes
	14	\$8,712	\$80	\$474	\$8,318	yes
	15	\$8,318	\$76	\$474	\$7,921	yes
	16	\$7,921	\$73	\$474	\$7,519	yes
	17	\$7,519	\$69	\$474	\$7,114	yes
	18	\$7,114	\$65	\$474	\$6,705	yes
	19	\$6,705	\$61	\$474	\$6,293	yes
	20	\$6,293	\$58	\$474	\$5,876	yes
	21	\$5,876	\$54	\$474	\$5,456	yes
	22	\$5,456	\$50	\$474	\$5,032	yes
	23	\$5,032	\$46	\$474	\$4,604	yes
	24	\$4,604	\$42	\$474	\$4,173	yes
	25	\$4,173	\$38	\$474	\$3,737	yes
	26	\$3,737	\$34	\$474	\$3,297	yes
	27	\$3,297	\$30	\$474	\$2,853	yes

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	28	\$2,853	\$26	\$474	\$2,406	yes
	29	\$2,406	\$22	\$474	\$1,954	yes
	30	\$1,954	\$18	\$474	\$1,497	yes
	31	\$1,497	\$14	\$474	\$1,037	yes
	32	\$1,037	\$10	\$474	\$573	yes
	33	\$573	\$5	\$474	\$104	yes
	34	\$104	\$1	\$105	\$0	yes
Credit Card 1	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$8,000	\$72	\$159	\$7,913	no
	2	\$7,913	\$71	\$159	\$7,824	no
	3	\$7,824	\$70	\$159	\$7,735	no
	4	\$7,735	\$69	\$159	\$7,646	no
	5	\$7,646	\$68	\$159	\$7,555	no
	6	\$7,555	\$68	\$159	\$7,464	no
	7	\$7,464	\$67	\$159	\$7,372	no
	8	\$7,372	\$66	\$159	\$7,279	no
	9	\$7,279	\$65	\$159	\$7,185	no
	10	\$7,185	\$64	\$159	\$7,090	no
	11	\$7,090	\$63	\$159	\$6,994	no
	12	\$6,994	\$63	\$159	\$6,898	no
	13	\$6,898	\$62	\$159	\$6,801	no
	14	\$6,801	\$61	\$159	\$6,703	no
	15	\$6,703	\$60	\$159	\$6,604	no
	16	\$6,604	\$59	\$159	\$6,504	no
	17	\$6,504	\$58	\$159	\$6,403	no
	18	\$6,403	\$57	\$159	\$6,301	no
	19	\$6,301	\$56	\$159	\$6,199	no
	20	\$6,199	\$55	\$159	\$6,095	no
	21	\$6,095	\$55	\$159	\$5,991	no
	22	\$5,991	\$54	\$159	\$5,885	no
	23	\$5,885	\$53	\$159	\$5,779	no
	24	\$5,779	\$52	\$159	\$5,672	no
	25	\$5,672	\$51	\$159	\$5,563	no
	26	\$5,563	\$50	\$159	\$5,454	no
	27	\$5,454	\$49	\$159	\$5,344	no
	28	\$5,344	\$48	\$159	\$5,233	no
	29	\$5,233	\$47	\$159	\$5,121	no
	30	\$5,121	\$46	\$159	\$5,008	no
	31	\$5,008	\$45	\$159	\$4,893	no
	32	\$4,893	\$44	\$159	\$4,778	no
	33	\$4,778	\$43	\$159	\$4,662	no
	34	\$4,662	\$42	\$528	\$4,176	yes
	35	\$4,176	\$37	\$633	\$3,580	yes
	36	\$3,580	\$32	\$633	\$2,979	yes
	37	\$2,979	\$27	\$633	\$2,373	yes
	38	\$2,373	\$21	\$633	\$1,761	yes
	39	\$1,761	\$16	\$633	\$1,144	yes
	40	\$1,144	\$10	\$633	\$521	yes
	41	\$521	\$5	\$525	\$0	yes
Car Loan	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$15,500	\$83	\$321	\$15,262	no
	2	\$15,262	\$81	\$321	\$15,022	no
	3	\$15,022	\$80	\$321	\$14,781	no
	4	\$14,781	\$79	\$321	\$14,539	no

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5	\$14,539	\$78	\$321	\$14,296	no
6	\$14,296	\$76	\$321	\$14,051	no
7	\$14,051	\$75	\$321	\$13,805	no
8	\$13,805	\$74	\$321	\$13,557	no
9	\$13,557	\$72	\$321	\$13,309	no
10	\$13,309	\$71	\$321	\$13,059	no
11	\$13,059	\$70	\$321	\$12,807	no
12	\$12,807	\$68	\$321	\$12,555	no
13	\$12,555	\$67	\$321	\$12,301	no
14	\$12,301	\$66	\$321	\$12,045	no
15	\$12,045	\$64	\$321	\$11,788	no
16	\$11,788	\$63	\$321	\$11,530	no
17	\$11,530	\$61	\$321	\$11,271	no
18	\$11,271	\$60	\$321	\$11,010	no
19	\$11,010	\$59	\$321	\$10,748	no
20	\$10,748	\$57	\$321	\$10,484	no
21	\$10,484	\$56	\$321	\$10,219	no
22	\$10,219	\$55	\$321	\$9,952	no
23	\$9,952	\$53	\$321	\$9,684	no
24	\$9,684	\$52	\$321	\$9,415	no
25	\$9,415	\$50	\$321	\$9,144	no
26	\$9,144	\$49	\$321	\$8,872	no
27	\$8,872	\$47	\$321	\$8,598	no
28	\$8,598	\$46	\$321	\$8,323	no
29	\$8,323	\$44	\$321	\$8,047	no
30	\$8,047	\$43	\$321	\$7,769	no
31	\$7,769	\$41	\$321	\$7,489	no
32	\$7,489	\$40	\$321	\$7,208	no
33	\$7,208	\$38	\$321	\$6,925	no
34	\$6,925	\$37	\$321	\$6,641	no
35	\$6,641	\$35	\$321	\$6,356	no
36	\$6,356	\$34	\$321	\$6,069	no
37	\$6,069	\$32	\$321	\$5,780	no
38	\$5,780	\$31	\$321	\$5,490	no
39	\$5,490	\$29	\$321	\$5,198	no
40	\$5,198	\$28	\$321	\$4,905	no
41	\$4,905	\$26	\$429	\$4,502	yes
42	\$4,502	\$24	\$954	\$3,572	yes
43	\$3,572	\$19	\$954	\$2,637	yes
44	\$2,637	\$14	\$954	\$1,698	yes
45	\$1,698	\$9	\$954	\$753	yes
46	\$753	\$4	\$757	\$0	yes

Home

Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
1	\$155,000	\$775	\$930	\$154,845	no
2	\$154,845	\$774	\$930	\$154,689	no
3	\$154,689	\$773	\$930	\$154,533	no
4	\$154,533	\$773	\$930	\$154,375	no
5	\$154,375	\$772	\$930	\$154,217	no
6	\$154,217	\$771	\$930	\$154,058	no
7	\$154,058	\$770	\$930	\$153,899	no
8	\$153,899	\$769	\$930	\$153,738	no
9	\$153,738	\$769	\$930	\$153,577	no
10	\$153,577	\$768	\$930	\$153,415	no
11	\$153,415	\$767	\$930	\$153,252	no

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12	\$153,252	\$766	\$930	\$153,088	no
13	\$153,088	\$765	\$930	\$152,923	no
14	\$152,923	\$765	\$930	\$152,758	no
15	\$152,758	\$764	\$930	\$152,592	no
16	\$152,592	\$763	\$930	\$152,425	no
17	\$152,425	\$762	\$930	\$152,257	no
18	\$152,257	\$761	\$930	\$152,088	no
19	\$152,088	\$760	\$930	\$151,919	no
20	\$151,919	\$760	\$930	\$151,748	no
21	\$151,748	\$759	\$930	\$151,577	no
22	\$151,577	\$758	\$930	\$151,405	no
23	\$151,405	\$757	\$930	\$151,232	no
24	\$151,232	\$756	\$930	\$151,058	no
25	\$151,058	\$755	\$930	\$150,883	no
26	\$150,883	\$754	\$930	\$150,708	no
27	\$150,708	\$754	\$930	\$150,531	no
28	\$150,531	\$753	\$930	\$150,354	no
29	\$150,354	\$752	\$930	\$150,176	no
30	\$150,176	\$751	\$930	\$149,997	no
31	\$149,997	\$750	\$930	\$149,817	no
32	\$149,817	\$749	\$930	\$149,636	no
33	\$149,636	\$748	\$930	\$149,454	no
34	\$149,454	\$747	\$930	\$149,271	no
35	\$149,271	\$746	\$930	\$149,087	no
36	\$149,087	\$745	\$930	\$148,903	no
37	\$148,903	\$745	\$930	\$148,717	no
38	\$148,717	\$744	\$930	\$148,531	no
39	\$148,531	\$743	\$930	\$148,344	no
40	\$148,344	\$742	\$930	\$148,155	no
41	\$148,155	\$741	\$930	\$147,966	no
42	\$147,966	\$740	\$930	\$147,776	no
43	\$147,776	\$739	\$930	\$147,585	no
44	\$147,585	\$738	\$930	\$147,393	no
45	\$147,393	\$737	\$930	\$147,200	no
46	\$147,200	\$736	\$1,127	\$146,808	yes
47	\$146,808	\$734	\$1,884	\$145,658	yes
48	\$145,658	\$728	\$1,884	\$144,503	yes
49	\$144,503	\$723	\$1,884	\$143,341	yes
50	\$143,341	\$717	\$1,884	\$142,174	yes
51	\$142,174	\$711	\$1,884	\$141,001	yes
52	\$141,001	\$705	\$1,884	\$139,822	yes
53	\$139,822	\$699	\$1,884	\$138,637	yes
54	\$138,637	\$693	\$1,884	\$137,446	yes
55	\$137,446	\$687	\$1,884	\$136,249	yes
56	\$136,249	\$681	\$1,884	\$135,047	yes
57	\$135,047	\$675	\$1,884	\$133,838	yes
58	\$133,838	\$669	\$1,884	\$132,623	yes
59	\$132,623	\$663	\$1,884	\$131,402	yes
60	\$131,402	\$657	\$1,884	\$130,175	yes
61	\$130,175	\$651	\$1,884	\$128,942	yes
62	\$128,942	\$645	\$1,884	\$127,703	yes
63	\$127,703	\$639	\$1,884	\$126,457	yes
64	\$126,457	\$632	\$1,884	\$125,205	yes
65	\$125,205	\$626	\$1,884	\$123,948	yes
66	\$123,948	\$620	\$1,884	\$122,683	yes

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67	\$122,683	\$613	\$1,884	\$121,413	yes
68	\$121,413	\$607	\$1,884	\$120,136	yes
69	\$120,136	\$601	\$1,884	\$118,852	yes
70	\$118,852	\$594	\$1,884	\$117,563	yes
71	\$117,563	\$588	\$1,884	\$116,266	yes
72	\$116,266	\$581	\$1,884	\$114,964	yes
73	\$114,964	\$575	\$1,884	\$113,655	yes
74	\$113,655	\$568	\$1,884	\$112,339	yes
75	\$112,339	\$562	\$1,884	\$111,017	yes
76	\$111,017	\$555	\$1,884	\$109,688	yes
77	\$109,688	\$548	\$1,884	\$108,352	yes
78	\$108,352	\$542	\$1,884	\$107,010	yes
79	\$107,010	\$535	\$1,884	\$105,661	yes
80	\$105,661	\$528	\$1,884	\$104,305	yes
81	\$104,305	\$522	\$1,884	\$102,943	yes
82	\$102,943	\$515	\$1,884	\$101,573	yes
83	\$101,573	\$508	\$1,884	\$100,197	yes
84	\$100,197	\$501	\$1,884	\$98,814	yes
85	\$98,814	\$494	\$1,884	\$97,424	yes
86	\$97,424	\$487	\$1,884	\$96,028	yes
87	\$96,028	\$480	\$1,884	\$94,624	yes
88	\$94,624	\$473	\$1,884	\$93,213	yes
89	\$93,213	\$466	\$1,884	\$91,795	yes
90	\$91,795	\$459	\$1,884	\$90,370	yes
91	\$90,370	\$452	\$1,884	\$88,938	yes
92	\$88,938	\$445	\$1,884	\$87,498	yes
93	\$87,498	\$437	\$1,884	\$86,052	yes
94	\$86,052	\$430	\$1,884	\$84,598	yes
95	\$84,598	\$423	\$1,884	\$83,137	yes
96	\$83,137	\$416	\$1,884	\$81,669	yes
97	\$81,669	\$408	\$1,884	\$80,193	yes
98	\$80,193	\$401	\$1,884	\$78,710	yes
99	\$78,710	\$394	\$1,884	\$77,220	yes
100	\$77,220	\$386	\$1,884	\$75,722	yes
101	\$75,722	\$379	\$1,884	\$74,216	yes
102	\$74,216	\$371	\$1,884	\$72,703	yes
103	\$72,703	\$364	\$1,884	\$71,183	yes
104	\$71,183	\$356	\$1,884	\$69,655	yes
105	\$69,655	\$348	\$1,884	\$68,119	yes
106	\$68,119	\$341	\$1,884	\$66,576	yes
107	\$66,576	\$333	\$1,884	\$65,025	yes
108	\$65,025	\$325	\$1,884	\$63,466	yes
109	\$63,466	\$317	\$1,884	\$61,899	yes
110	\$61,899	\$309	\$1,884	\$60,325	yes
111	\$60,325	\$302	\$1,884	\$58,742	yes
112	\$58,742	\$294	\$1,884	\$57,152	yes
113	\$57,152	\$286	\$1,884	\$55,554	yes
114	\$55,554	\$278	\$1,884	\$53,947	yes
115	\$53,947	\$270	\$1,884	\$52,333	yes
116	\$52,333	\$262	\$1,884	\$50,711	yes
117	\$50,711	\$254	\$1,884	\$49,080	yes
118	\$49,080	\$245	\$1,884	\$47,442	yes
119	\$47,442	\$237	\$1,884	\$45,795	yes
120	\$45,795	\$229	\$1,884	\$44,140	yes
121	\$44,140	\$221	\$1,884	\$42,477	yes

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122	\$42,477	\$212	\$1,884	\$40,805	yes
123	\$40,805	\$204	\$1,884	\$39,125	yes
124	\$39,125	\$196	\$1,884	\$37,437	yes
125	\$37,437	\$187	\$1,884	\$35,740	yes
126	\$35,740	\$179	\$1,884	\$34,035	yes
127	\$34,035	\$170	\$1,884	\$32,321	yes
128	\$32,321	\$162	\$1,884	\$30,598	yes
129	\$30,598	\$153	\$1,884	\$28,867	yes
130	\$28,867	\$144	\$1,884	\$27,128	yes
131	\$27,128	\$136	\$1,884	\$25,379	yes
132	\$25,379	\$127	\$1,884	\$23,622	yes
133	\$23,622	\$118	\$1,884	\$21,856	yes
134	\$21,856	\$109	\$1,884	\$20,082	yes
135	\$20,082	\$100	\$1,884	\$18,298	yes
136	\$18,298	\$91	\$1,884	\$16,506	yes
137	\$16,506	\$83	\$1,884	\$14,704	yes
138	\$14,704	\$74	\$1,884	\$12,894	yes
139	\$12,894	\$64	\$1,884	\$11,074	yes
140	\$11,074	\$55	\$1,884	\$9,245	yes
141	\$9,245	\$46	\$1,884	\$7,408	yes
142	\$7,408	\$37	\$1,884	\$5,561	yes
143	\$5,561	\$28	\$1,884	\$3,704	yes
144	\$3,704	\$19	\$1,884	\$1,839	yes
145	\$1,839	\$9	\$1,848	\$0	yes

SUMMARY OF INPUT

Debt-1	Home
Debt-1	\$155,000
Debt-1	\$930
Debt-1	\$930
Debt-1	6.00%
Debt-2	Car Loan
Debt-2	\$15,500
Debt-2	\$321
Debt-2	\$321
Debt-2	6.40%
Debt-3	Credit Card 1
Debt-3	\$8,000
Debt-3	\$159
Debt-3	\$159
Debt-3	10.74%
Debt-4	Credit Card 2
Debt-4	\$12,000
Debt-4	\$239
Debt-4	\$239
Debt-4	11.00%
Debt-5	Home Depot
Debt-5	\$1,500
Debt-5	\$35
Debt-5	\$35
Debt-5	15.60%
Debt-6	Creditor 6
Debt-6	\$0

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Debt-6	\$0
Debt-6	\$0
Debt-6	0.00%
Debt-7	Creditor 7
Debt-7	\$0
Debt-7	\$0
Debt-7	\$0
Debt-7	0.00%
Debt-8	Creditor 8
Debt-8	\$0
Debt-8	\$0
Debt-8	\$0
Debt-8	0.00%
Debt-9	Creditor 9
Debt-9	\$0
Debt-9	\$0
Debt-9	\$0
Debt-9	0.00%
Debt-10	Creditor 10
Debt-10	\$0
Debt-10	\$0
Debt-10	\$0
Debt-10	0.00%
Debt-11	Creditor 11
Debt-11	\$0
Debt-11	\$0
Debt-11	\$0
Debt-11	0.00%
Debt-12	Creditor 12
Debt-12	\$0
Debt-12	\$0
Debt-12	\$0
Debt-12	0.00%
Debt-13	Creditor 13
Debt-13	\$0
Debt-13	\$0
Debt-13	\$0
Debt-13	0.00%
Debt-14	Creditor 14
Debt-14	\$0
Debt-14	\$0
Debt-14	\$0
Debt-14	0.00%
Debt-15	Creditor 15
Debt-15	\$0
Debt-15	\$0
Debt-15	\$0
Debt-15	0.00%
Debt-16	Creditor 16
Debt-16	\$0
Debt-16	\$0
Debt-16	\$0
Debt-16	0.00%
Debt-17	Creditor 17
Debt-17	\$0

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Debt-17	\$0
Debt-17	\$0
Debt-17	0.00%
Debt-18	Creditor 18
Debt-18	\$0
Debt-18	\$0
Debt-18	\$0
Debt-18	0.00%
Debt-19	Creditor 19
Debt-19	\$0
Debt-19	\$0
Debt-19	\$0
Debt-19	0.00%
Debt-20	Creditor 20
Debt-20	\$0
Debt-20	\$0
Debt-20	\$0
Debt-20	0.00%
Extra monthly payment	\$200
One-time payment	\$0
One-time payment	January
One-time payment	2010
Debt ordering	Highest to Lowest Interest Rate
Interest earned on new savings	3.00%

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. This service shall not infer that the company assumes any fiduciary duties. In addition, such service should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.
