

For: **John & Rebecca Jones** (age 45)
thejones@email.com

Page 1
Fri May 29, 2020

Summary of Debts

Name	Balance	Rate	Payment
Mortgage Debt (1)	\$200,000.00	6.00 %	\$1,199.10
Loans (1)	\$30,000.00	4.25 %	\$614.63
Credit Cards (1)	\$10,000.00	29.99 %	\$349.90
Total	\$240,000.00	6.78 %	\$2,163.63

Discretionary Income Analysis

Description	Amount	% of Income
Base Monthly Income	\$5,000.00	100.0 %
Monthly Debt Payments	\$2,163.63	43.3 %
Other Monthly Expenses	\$2,336.37	46.7 %
Monthly Discretionary Income	\$500.00	10.0 %

Having debt is no walk in the park!

This month you'll pay **over \$1,350 in interest alone**. That's **62 %** of your monthly payment **...gone!**

You'll spend **\$6.02** for every **\$1** you pay down in principal on your mortgage this month.

On average over the next **30.0 years** your bank's plan will cost you **more than \$700 per month** in interest.

It will be **November 2038** (when you are **64 years old**) before you have paid off **half** of your debt and you will still owe **over \$119,000**.

What The Debt to Wealth System can do for you

Your Bank's Plan	vs	Debt to Wealth System	=	You Save
Total Debt Payments				
\$497,002 <i>That's more than 2.1 times your current outstanding balance of \$240,000!</i>	vs	\$293,083 <i>This is the total amount you will pay to completely eliminate all of your listed debts.</i>	=	\$203,919 <i>That's a BIG TIP for the bank! Let's make it 85 payments of \$2,399.</i>
Total Interest Payments				
\$257,002 <i>That's 4.3 years worth of your entire income of \$5,000/month just to cover the interest!</i>	vs	\$53,083 <i>You would need an interest rate of 1.38 % to pay this little interest on a new 30-year loan!</i>	=	\$203,919 <i>Save 79 % in interest or 3.4 years worth of your entire income!</i>
Projected Payoff				
30.0 years <i>With 360 payments to go you'll still be making payments when you are 75 years old!</i>	vs	7.1 years <i>You'll be debt-free by age 52 after only 85 payments.</i>	=	22.9 years <i>What could you do with 275 months with NO monthly debt payments?</i>
Wealth Accumulation				
\$0 <i>You'll be making debt payments for the next 30 years instead of building wealth.</i>	vs	\$1,054,532 <i>With Debt to Wealth, we'll use your 22.9 years saved to start building wealth!</i>	=	\$1,054,532 <i>This is your savings with a 1 % return. Imagine your savings at higher rates!</i>

Why wait? Start saving today!

By getting started today you can save **over \$203,000** in interest payments over the next 7.1 years.

By saving **22.9 years** of debt payments you could build **more than \$1,054,000** in wealth over that same time period!

Each month you delay getting started will cost you **\$2,399** on average over the next 7.1 years! **Don't wait! Start now!**

Debt-Free In	Debt-Free By	Years Saved	Total Savings	Avg. Savings/Mo
7.1 years	May-2027	22.9	\$203,919	\$2,399

Amortization and Wealth Accumulation Schedule

Year	Balance As Scheduled	Balance with Debt to Wealth
today	(\$240,000.00)	(\$240,000.00)
1 (2021)	(\$230,093.71)	(\$209,310.70)
2 (2022)	(\$219,917.50)	(\$179,678.28)
3 (2023)	(\$209,431.76)	(\$149,191.60)
4 (2024)	(\$198,598.09)	(\$116,003.67)
5 (2025)	(\$191,298.32)	(\$83,586.21)
6 (2026)	(\$187,347.49)	(\$46,340.71)
7 (2027)	(\$183,270.78)	(\$6,798.00)
8 (2028)	(\$179,045.95)	\$37,706.78
9 (2029)	(\$174,651.14)	\$79,237.41
10 (2030)	(\$170,064.75)	\$121,185.26
11 (2031)	(\$165,265.18)	\$163,554.52
12 (2032)	(\$160,230.71)	\$206,349.41
13 (2033)	(\$154,939.35)	\$249,574.22
14 (2034)	(\$149,368.65)	\$293,233.27
15 (2035)	(\$143,495.60)	\$337,330.91
16 (2036)	(\$137,296.49)	\$381,871.55
17 (2037)	(\$130,746.75)	\$426,859.65
18 (2038)	(\$123,820.87)	\$472,299.70
19 (2039)	(\$116,492.22)	\$518,196.24
20 (2040)	(\$108,732.95)	\$564,553.85
21 (2041)	(\$100,513.88)	\$611,377.16
22 (2042)	(\$91,804.34)	\$658,670.87
23 (2043)	(\$82,572.05)	\$706,439.68
24 (2044)	(\$72,783.00)	\$754,688.38
25 (2045)	(\$62,394.21)	\$803,421.78
26 (2046)	(\$51,348.60)	\$852,644.76
27 (2047)	(\$39,599.19)	\$902,362.23
28 (2048)	(\$27,094.80)	\$952,579.15
30 (Apr 2050)	\$0.00	\$1,054,531.51

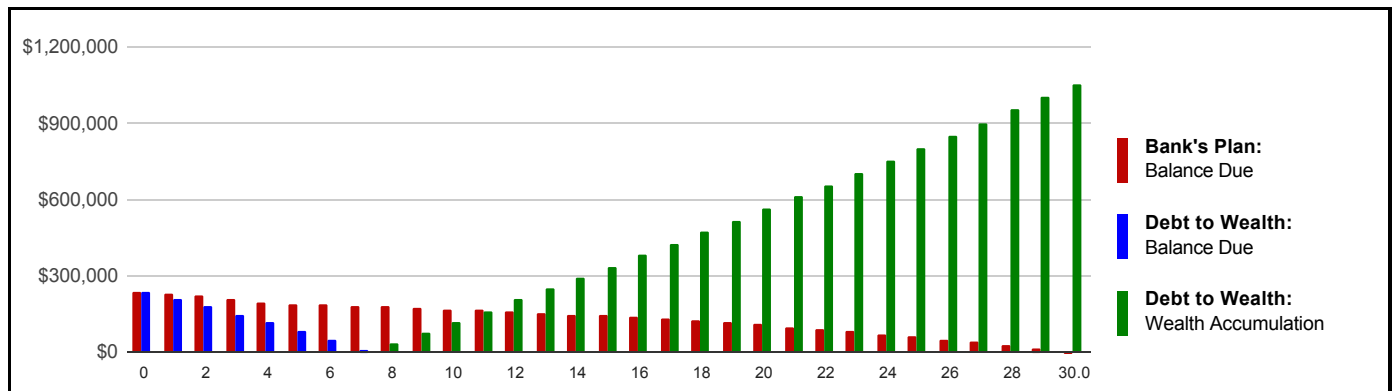
Debts to be Paid Off

Name	Balance	Rate	Payment
Mortgage	\$200,000.00	6.00 %	\$1,199.10
Loans	\$30,000.00	4.25 %	\$614.63
Credit Card	\$10,000.00	29.99 %	\$349.90
Total	\$240,000.00	6.78 %	\$2,163.63

“Those who don't understand interest are doomed to pay it...”

...Those who do are destined to earn it.”

- Author Unknown



Debt-Free In	Debt-Free By	Years Saved	Total Savings	Avg. Savings/Mo
7.1 years	May-2027	22.9	\$203,919	\$2,399