

Line of Credit Calculator

Inputs

Credit Limit	75,000
Starting Interest Rate	6.00%
Draw Period in Years	10
First Day Interest Accrues	1/1/2015
Payment Frequency	Monthly
Days in Year	365

Balance at End of Draw Period

Total Borrowed	50,000.00
Total Payments	66,630.65
Total Interest Accrued	16,630.65
Ending Principal Balance	-
Deferred Interest Balance	-
Total Balloon Payment Owed	-

Payment Frequency Options

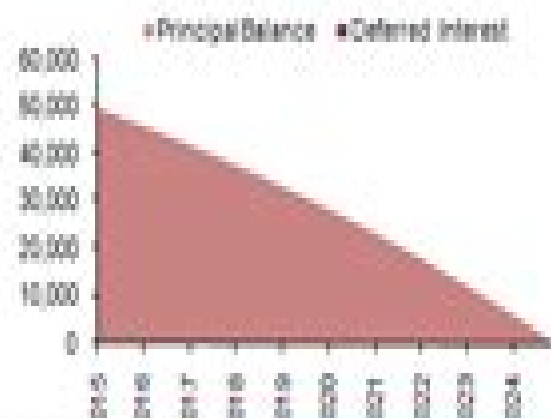
Frequency	Payments/yr	Months
Annual	1	12
Semi-Annual	2	6
Quarterly	4	3
Bi-Monthly	6	2
Monthly	12	1
Semi-Monthly	24	0.5
Bi-Weekly	26	n/a
Chosen:	12	1

Payment Options

Payment Option	Amortized
Minimum Payment Rate	0.50%
Pay Off in X Years	10
Fixed Payment Amount	800.00

Variable Rate Simulation

Periods Between Rate Changes	1
Estimated Rate Change	0.00%
Maximum Interest Rate	18.00%
Maximum Payment During Draw Period	555.49



Use Random Rates?

No

Min. Chosen

0.50%

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RM Cervero



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Rich Girl, Broke Girl Kelley Keehn,2021-12-14 The author of *Talk Money to Me* teaches women how to feel confident about their money save and spend wisely and advocate for themselves **Talk Money to Me** Kelley Keehn,2019-12-17 Learn how to save and spend wisely feel good about money and start living a more balanced life No matter your age salary social or relationship status money is an important part of your life Yet somehow talking about your money situation is hard Why is it that you know more about what goes on in your friend s bedroom than with their bank account Do you know if your parents have a will or if they ll leave a legacy How many of your colleagues are still paying off student debt but are jet setting around the globe on multiple credit cards Since no one is talking about it you can t be expected to learn how to manage your money on your own With years of experience as a personal finance advisor and educator Kelley Keehn will answer your most burning questions about money and will talk you through how to avoid mistakes along the way You can gain control of your debt learn to save for your future have a life and feel good about money all at the same time And spoiler alert you don t need a budget to do any of this You ll learn How to build good credit and get rid of bad credit especially credit card debt What all these dreaded acronyms mean and how they can work for you TFSA RRSP RESP CFP CPP How and when to invest for your future How to talk about money with your partner and everyone else in your life How to save for a mortgage and then work towards being mortgage free How to have fun splurge once in a while and still save money With her unique blend of empathy and no nonsense candor Kelley takes you through the basics of personal finance with relatable anecdotes that expose the most common money pitfalls and how to avoid them so you can make financial decisions that are right for you Money Like you Mean It: Personal Finance Tactics for the real World | A simple guide to master personal finance and make more money Erica Alini,2023-10-09 Confused whether to buy a house or rent it How to manage debts Is it really essential to have a passive income source to aid wealth creation MONEY LIKE YOU MEAN IT is a personal finance tool kit to help you manage finance in the real world For the new age investors who want to make the most of what they have this is a treasure trove of information Smart tools to aid wealth generation and management Learn the ins and outs of smart borrowing and debt management Practical insurance advice and budgeting techniques Hands on insights into savings for retirement Packed with recent and relevant examples **Crushing Debt** David Trahair,2012-01-06 As the majority of Canadians are now spending much more than they make their debt levels are reaching crisis proportions Excluding mortgage debt the average Canadian owes over 25 000 in consumer debt which poses massive risks not only for the individuals carrying that financial load but for our entire financial system In *Crushing Debt* bestselling author David Trahair Enough Bull warns Canadians that consumer debt is becoming an urgent problem but one that can be solved Trahair clearly outlines the evils of debt and how easy it is for debt to spiral out of control with examples of real life stories of debt disasters If you are a Canadian who is already struggling with debt *Crushing Debt* will motivate you to face your financial problems and will show you step by step the most

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