

YOUR PERSONALIZED WORTH ACCOUNT SAVINGS ANALYSIS - PAGE 1

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Summary of Debts

Name	Balance	Rate	Payment
Mortgage Debt (1)	\$148,123.57	4.25 %	\$1,158.00
Loans (3)	\$30,281.68	3.35 %	\$613.23
Credit Cards (22)	\$64,925.99	10.17 %	\$1,332.99
Total	\$243,331.24		\$3,104.22

Discretionary Income Analysis

Description	Amount	% of Income
Base Monthly Income	\$6,444.00	100.0 %
Monthly Debt Payments	\$3,104.22	48.2 %
Other Monthly Expenses	\$3,314.78	51.4 %
Monthly Discretionary Income	\$25.00	0.4 %

Debt Analysis

This month you will pay **\$1,228.33** in just interest and mortgage insurance. That's **44.16 %** of your payments **gone to interest alone**.

You'll spend **\$3.57** for every **\$1** you pay down in principal on your mortgage this month.

On average over the next **27.9 years (335 payments)** your bank's plan will cost you **\$471.60 per month** in interest and mortgage insurance.

It will be **January 2026 (10.9 years from now)** before you have paid off **half** of your debt and you will still owe **\$121,593.68**.

WHAT THE WORTH ACCOUNT CAN DO FOR YOU

	Your Bank's Plan	Our Plan	You Save
Total Debt Payments:	\$401,317.19 <i>That's 65 % more than your current outstanding balance of \$243,331.24!</i>	\$294,551.50 <i>This includes all debts listed in the summary above as well as interest.</i>	\$106,765.69 <i>That's a pretty big tip you'll be giving to the bank! You could break it up into 96 monthly payments of \$1,112.14.</i>
Interest:	\$150,661.35 <i>You'll pay 1.9 years (23 months) worth of your entire monthly income of \$6,444.00 just to cover the interest!</i>	\$47,765.26 <i>This is the same amount of interest you would pay on a new 30-year loan with an interest rate of 1.31 %!</i>	\$102,896.09 <i>Save 68 % on your interest alone!</i>
Mortgage Insurance:	\$7,324.60 <i>You're paying \$69/month until January 2024 for an insurance policy that benefits the bank, and does nothing for you!</i>	\$3,455.00 <i>Drop your mortgage insurance for good by May 2019 (in 4.1 years).</i>	\$3,869.60 <i>Save 53 % by eliminating your \$69/month mortgage insurance payment 56 months sooner!</i>
Remaining Term:	27.9 years <i>With 335 payments to go you'll still be making payments in the year 2042!</i>	8.0 years <i>You'll be debt-free by January 2023 after only 96 payments.</i>	19.9 years <i>What could you do with 239 months with NO monthly debt payments?</i>
Wealth Accumulation:	\$0.00 <i>You'll be making debt payments for the next 28 years instead of building wealth.</i>	\$825,053.07 <i>Rather than paying those 239 extra debt payments to the bank, you could use that money to now build wealth!</i>	\$825,053.07 <i>This is your projected savings with just a 1 % annual return on your investment. Imagine your savings at higher rates!</i>

Why Wait?

By getting started today you can save **\$106,765.69** in interest and mortgage insurance payments over the next 8.0 years.

By saving **19.9 years** of debt payments you could build **\$825,053.07** in wealth over that same time period!

Waiting will cost you **\$1,112.14** on average per month over the next 8.0 years! **Don't wait! Start now!**

Projected Payoff	Payoff Date	Years Saved	Projected Savings	Savings/Mo (Avg.)	Comparative Interest Rate
8.0 years	Jan-2023	19.9	\$106,765.69	\$1,112.14	1.31 %

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Amortization and Wealth Accumulation Schedule

Year	Balance as scheduled	Balance with program
today (2015)	(\$243,331.24)	(\$243,331.24)
1 (2016)	(\$225,063.41)	(\$213,776.07)
2 (2017)	(\$207,285.18)	(\$187,458.05)
3 (2018)	(\$191,830.64)	(\$163,697.35)
4 (2019)	(\$177,476.90)	(\$135,574.20)
5 (2020)	(\$164,960.31)	(\$95,163.92)
6 (2021)	(\$153,969.89)	(\$65,283.82)
7 (2022)	(\$147,123.72)	(\$33,994.96)
8 (2023)	(\$140,583.17)	\$0.00
9 (2024)	(\$134,030.27)	\$37,626.18
10 (2025)	(\$127,476.31)	\$75,630.36
11 (2026)	(\$121,053.59)	\$114,016.32
12 (2027)	(\$114,712.38)	\$152,787.90
13 (2028)	(\$108,325.50)	\$191,948.99
14 (2029)	(\$102,302.09)	\$231,503.48
15 (2030)	(\$96,182.06)	\$271,455.34
16 (2031)	(\$89,867.75)	\$311,808.55
17 (2032)	(\$83,579.81)	\$352,567.15
18 (2033)	(\$77,143.76)	\$393,735.21
19 (2034)	(\$70,484.44)	\$435,316.84
20 (2035)	(\$63,562.02)	\$477,316.19
21 (2036)	(\$56,321.66)	\$519,737.48
22 (2037)	(\$48,892.62)	\$562,584.92
23 (2038)	(\$41,256.19)	\$605,862.81
24 (2039)	(\$33,252.36)	\$649,575.46
25 (2040)	(\$24,944.65)	\$693,727.26
26 (2041)	(\$16,667.00)	\$738,322.60
27 (2042)	(\$8,140.33)	\$783,365.94
27.9 (Jan 2043)	\$0.00	\$825,053.07

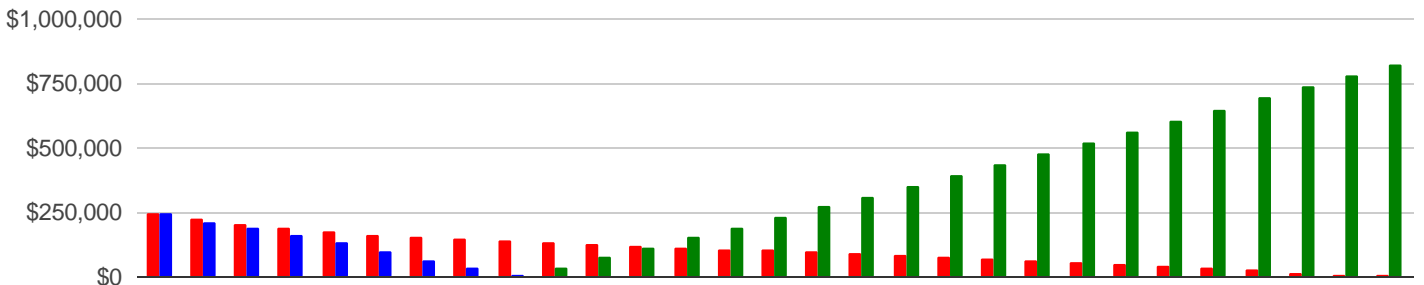
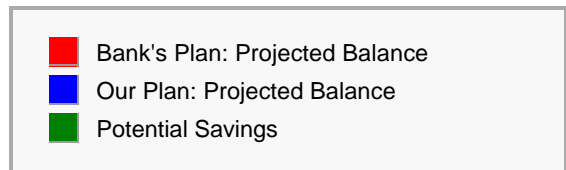
List of Debts

Name	Balance	Rate	Payment
Mortgage 1	\$148,123.57	4.25 %	\$1,158.00
Loan 1	\$21,988.56	2.39 %	\$336.84
Credit Card 19	\$13,525.00	12.99 %	\$281.32
Credit Card 6	\$12,906.00	10.99 %	\$246.50
Credit Card 1	\$9,789.00	5.99 %	\$145.86
Loan 2	\$4,442.94	2.74 %	\$176.20
Credit Card 2	\$4,380.00	12.99 %	\$91.10
Loan 3	\$3,850.18	9.50 %	\$100.19
Credit Card 10	\$3,598.00	5.99 %	\$53.61
Credit Card 11	\$2,630.00	18.24 %	\$66.28
Credit Card 7	\$2,371.00	13.24 %	\$49.79
Credit Card 21	\$1,983.00	12.99 %	\$41.25
Credit Card 17	\$1,702.00	0.00 %	\$25.00
Credit Card 9	\$1,562.00	2.99 %	\$25.00
Credit Card 18	\$1,406.00	0.00 %	\$25.00
Credit Card 16	\$1,396.00	11.24 %	\$26.94
Credit Card 3	\$1,180.00	9.24 %	\$25.00
Credit Card 20	\$1,140.00	3.90 %	\$25.00
Credit Card 22	\$1,072.00	21.99 %	\$30.34
Credit Card 12	\$900.00	17.99 %	\$25.00
Credit Card 5	\$804.00	18.99 %	\$25.00
Credit Card 15	\$802.00	3.99 %	\$25.00
Credit Card 13	\$779.00	3.99 %	\$25.00
Credit Card 14	\$543.00	3.99 %	\$25.00
Credit Card 8	\$393.00	2.99 %	\$25.00
Credit Card 4	\$64.99	1.99 %	\$25.00
Total	\$243,331.24		\$3,104.22

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

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

- Author Unknown



today 2 4 6 8 10 12 14 16 18 20 22 24 26 27.9

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