

Inflation Rate (%)	10
Inflation (% monthly)	0.008333333
Annual Interest Rate (%)	7.25
Interest Rate (monthly)	0.006041667
Loan Value \$	\$ 69,279.00
Length of Loan (months)	36
Monthly Payment	(\$2,147.06)
Total Payments	(\$77,294.24)

Tractor Price Over Time	2021	2022	2023	2024
Man Price Increase	0	10	10	10
Finance Price	\$ 69,279	\$ 76,207	\$ 83,828	\$ 92,210
Tractor	\$ 59,995	\$ 65,995	\$ 72,594	\$ 79,853
Forklift	\$ 1,400	\$ 1,540	\$ 1,694	\$ 1,863
Mower	\$ 1,884	\$ 2,072	\$ 2,280	\$ 2,508
Boxblade	\$ 2,000	\$ 2,200	\$ 2,420	\$ 2,662
Front Post Hole Digger	\$ 3,000	\$ 3,300	\$ 3,630	\$ 3,993
3rd option Kit	\$ 1,000	\$ 1,100	\$ 1,210	\$ 1,331

Month	Debt	\$77,294 Payment	\$8,015 Interest	\$69,279 Principle	Remainder
1	\$ 69,279.00	\$2,147	\$419	\$1,729	\$67,550
2	\$ 67,550.50	\$2,147	\$408	\$1,739	\$65,812
3	\$ 65,811.55	\$2,147	\$398	\$1,749	\$64,062
4	\$ 64,062.10	\$2,147	\$387	\$1,760	\$62,302
5	\$ 62,302.08	\$2,147	\$376	\$1,771	\$60,531
6	\$ 60,531.43	\$2,147	\$366	\$1,781	\$58,750
7	\$ 58,750.08	\$2,147	\$355	\$1,792	\$56,958
8	\$ 56,957.96	\$2,147	\$344	\$1,803	\$55,155
9	\$ 55,155.02	\$2,147	\$333	\$1,814	\$53,341
10	\$ 53,341.19	\$2,147	\$322	\$1,825	\$51,516
11	\$ 51,516.40	\$2,147	\$311	\$1,836	\$49,681
12	\$ 49,680.58	\$2,147	\$300	\$1,847	\$47,834
13	\$ 47,833.67	\$2,147	\$289	\$1,858	\$45,976
14	\$ 45,975.60	\$2,147	\$278	\$1,869	\$44,106
15	\$ 44,106.31	\$2,147	\$266	\$1,881	\$42,226
16	\$ 42,225.72	\$2,147	\$255	\$1,892	\$40,334
17	\$ 40,333.78	\$2,147	\$244	\$1,903	\$38,430
18	\$ 38,430.40	\$2,147	\$232	\$1,915	\$36,516
19	\$ 36,515.52	\$2,147	\$221	\$1,926	\$34,589
20	\$ 34,589.07	\$2,147	\$209	\$1,938	\$32,651
21	\$ 32,650.98	\$2,147	\$197	\$1,950	\$30,701
22	\$ 30,701.19	\$2,147	\$185	\$1,962	\$28,740
23	\$ 28,739.61	\$2,147	\$174	\$1,973	\$26,766
24	\$ 26,766.19	\$2,147	\$162	\$1,985	\$24,781
25	\$ 24,780.84	\$2,147	\$150	\$1,997	\$22,783
26	\$ 22,783.49	\$2,147	\$138	\$2,009	\$20,774
27	\$ 20,774.08	\$2,147	\$126	\$2,022	\$18,753
28	\$ 18,752.53	\$2,147	\$113	\$2,034	\$16,719
29	\$ 16,718.76	\$2,147	\$101	\$2,046	\$14,673
30	\$ 14,672.71	\$2,147	\$89	\$2,058	\$12,614
31	\$ 12,614.29	\$2,147	\$76	\$2,071	\$10,543
32	\$ 10,543.44	\$2,147	\$64	\$2,083	\$8,460
33	\$ 8,460.08	\$2,147	\$51	\$2,096	\$6,364
34	\$ 6,364.13	\$2,147	\$38	\$2,109	\$4,256
35	\$ 4,255.52	\$2,147	\$26	\$2,121	\$2,134
36	\$ 2,134.17	\$2,147	\$13	\$2,134	(\$0)
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Tracksteer Rental	\$	3,000	\$	3,000	\$	3,000
Total Cost + rentals	\$	79,207	\$	89,828	\$	98,210
Cost Due to Inflation	\$	6,928	\$	14,549	\$	22,931
Total Cost of Waiting	\$	9,928	\$	20,549	\$	31,931

Inflation Rate (%)	10
Inflation (% monthly)	0.008333333
Interest Rate (%)	7.25
Interest Rate (% monthly)	0.006041667
Loan Value \$	\$ 69,279.00
Length of Loan (months)	24
Monthly Payment	(\$3,109.66)
Total Payments	(\$74,631.77)

		\$74,632	\$5,353	\$69,279		
Month	Debt	Payment	Interest	Principle	Remainder	
	1 \$	69,279.00	\$3,110	\$419	\$2,691	\$66,588
	2 \$	66,587.90	\$3,110	\$402	\$2,707	\$63,881
	3 \$	63,880.55	\$3,110	\$386	\$2,724	\$61,157
	4 \$	61,156.84	\$3,110	\$369	\$2,740	\$58,417
	5 \$	58,416.67	\$3,110	\$353	\$2,757	\$55,660
	6 \$	55,659.94	\$3,110	\$336	\$2,773	\$52,887
	7 \$	52,886.57	\$3,110	\$320	\$2,790	\$50,096
	8 \$	50,096.43	\$3,110	\$303	\$2,807	\$47,289
	9 \$	47,289.44	\$3,110	\$286	\$2,824	\$44,465
	10 \$	44,465.49	\$3,110	\$269	\$2,841	\$41,624
	11 \$	41,624.48	\$3,110	\$251	\$2,858	\$38,766
	12 \$	38,766.30	\$3,110	\$234	\$2,875	\$35,891
	13 \$	35,890.86	\$3,110	\$217	\$2,893	\$32,998
	14 \$	32,998.04	\$3,110	\$199	\$2,910	\$30,088
	15 \$	30,087.75	\$3,110	\$182	\$2,928	\$27,160
	16 \$	27,159.87	\$3,110	\$164	\$2,946	\$24,214
	17 \$	24,214.31	\$3,110	\$146	\$2,963	\$21,251
	18 \$	21,250.94	\$3,110	\$128	\$2,981	\$18,270
	19 \$	18,269.68	\$3,110	\$110	\$2,999	\$15,270
	20 \$	15,270.40	\$3,110	\$92	\$3,017	\$12,253
	21 \$	12,253.00	\$3,110	\$74	\$3,036	\$9,217
	22 \$	9,217.37	\$3,110	\$56	\$3,054	\$6,163
	23 \$	6,163.40	\$3,110	\$37	\$3,072	\$3,091
	24 \$	3,090.98	\$3,110	\$19	\$3,091	\$0
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Tractor Price Over Time	2021	2022	2023	2024
Man Price Increase	0	10	10	10
Finance Price	\$ 69,279	\$ 76,207	\$ 83,828	\$ 92,210
Tractor	\$ 59,995	\$ 65,995	\$ 72,594	\$ 79,853
Forklift	\$ 1,400	\$ 1,540	\$ 1,694	\$ 1,863
Mower	\$ 1,884	\$ 2,072	\$ 2,280	\$ 2,508
Boxblade	\$ 2,000	\$ 2,200	\$ 2,420	\$ 2,662
Front Post Hole Digger	\$ 3,000	\$ 3,300	\$ 3,630	\$ 3,993
3rd option Kit	\$ 1,000	\$ 1,100	\$ 1,210	\$ 1,331
Tracksteer Rental	\$	3,000	\$ 3,000	\$ 3,000
Total Cost + rentals	\$	79,207	\$ 89,828	\$ 98,210

Inflation Rate (%)	10
Inflation (% monthly)	0.008333333
Interest Rate (%)	7.25
Interest Rate (% monthly)	0.006041667
Loan Value \$	\$ 69,279.00
Length of Loan (months)	48
Monthly Payment	(\$1,667.02)
Total Payments	(\$80,016.92)

Tractor Price Over Time	2021	2022	2023	2024
Man Price Increase	0	10	10	10
Finance Price	\$ 69,279	\$ 76,207	\$ 83,828	\$ 92,210
Tractor	\$ 59,995	\$ 65,995	\$ 72,594	\$ 79,853
Forklift	\$ 1,400	\$ 1,540	\$ 1,694	\$ 1,863
Mower	\$ 1,884	\$ 2,072	\$ 2,280	\$ 2,508
Boxblade	\$ 2,000	\$ 2,200	\$ 2,420	\$ 2,662
Front Post Hole Digger	\$ 3,000	\$ 3,300	\$ 3,630	\$ 3,993
3rd option Kit	\$ 1,000	\$ 1,100	\$ 1,210	\$ 1,331

			\$60,013	\$9,974	\$50,039		
Month	Debt		Payment	Interest	Principle	Remainder	
	1	\$	69,279.00	\$1,667	\$419	\$1,248	\$68,031
	2	\$	68,030.54	\$1,667	\$411	\$1,256	\$66,775
	3	\$	66,774.54	\$1,667	\$403	\$1,264	\$65,511
	4	\$	65,510.95	\$1,667	\$396	\$1,271	\$64,240
	5	\$	64,239.73	\$1,667	\$388	\$1,279	\$62,961
	6	\$	62,960.82	\$1,667	\$380	\$1,287	\$61,674
	7	\$	61,674.19	\$1,667	\$373	\$1,294	\$60,380
	8	\$	60,379.79	\$1,667	\$365	\$1,302	\$59,078
	9	\$	59,077.56	\$1,667	\$357	\$1,310	\$57,767
	10	\$	57,767.47	\$1,667	\$349	\$1,318	\$56,449
	11	\$	56,449.46	\$1,667	\$341	\$1,326	\$55,123
	12	\$	55,123.49	\$1,667	\$333	\$1,334	\$53,790
	13	\$	53,789.51	\$1,667	\$325	\$1,342	\$52,447
	14	\$	52,447.47	\$1,667	\$317	\$1,350	\$51,097
	15	\$	51,097.32	\$1,667	\$309	\$1,358	\$49,739
	16	\$	49,739.01	\$1,667	\$301	\$1,367	\$48,373
	17	\$	48,372.50	\$1,667	\$292	\$1,375	\$46,998
	18	\$	46,997.73	\$1,667	\$284	\$1,383	\$45,615
	19	\$	45,614.66	\$1,667	\$276	\$1,391	\$44,223
	20	\$	44,223.23	\$1,667	\$267	\$1,400	\$42,823
	21	\$	42,823.39	\$1,667	\$259	\$1,408	\$41,415
	22	\$	41,415.10	\$1,667	\$250	\$1,417	\$39,998
	23	\$	39,998.29	\$1,667	\$242	\$1,425	\$38,573
	24	\$	38,572.93	\$1,667	\$233	\$1,434	\$37,139
	25	\$	37,138.96	\$1,667	\$224	\$1,443	\$35,696
	26	\$	35,696.32	\$1,667	\$216	\$1,451	\$34,245
	27	\$	34,244.96	\$1,667	\$207	\$1,460	\$32,785
	28	\$	32,784.84	\$1,667	\$198	\$1,469	\$31,316
	29	\$	31,315.90	\$1,667	\$189	\$1,478	\$29,838
	30	\$	29,838.08	\$1,667	\$180	\$1,487	\$28,351
	31	\$	28,351.33	\$1,667	\$171	\$1,496	\$26,856
	32	\$	26,855.60	\$1,667	\$162	\$1,505	\$25,351
	33	\$	25,350.83	\$1,667	\$153	\$1,514	\$23,837
	34	\$	23,836.98	\$1,667	\$144	\$1,523	\$22,314
	35	\$	22,313.97	\$1,667	\$135	\$1,532	\$20,782
	36	\$	20,781.77	\$1,667	\$126	\$1,541	\$19,240
	37	\$	19,240.30	\$1,667	\$116	\$1,551	\$17,690
	38	\$	17,689.53	\$1,667	\$107	\$1,560	\$16,129
	39	\$	16,129.38	\$1,667	\$97	\$1,570	\$14,560
	40	\$	14,559.81	\$1,667	\$88	\$1,579	\$12,981
	41	\$	12,980.76	\$1,667	\$78	\$1,589	\$11,392
	42	\$	11,392.17	\$1,667	\$69	\$1,598	\$9,794
	43	\$	9,793.97	\$1,667	\$59	\$1,608	\$8,186
	44	\$	8,186.13	\$1,667	\$49	\$1,618	\$6,569
	45	\$	6,568.57	\$1,667	\$40	\$1,627	\$4,941
	46	\$	4,941.23	\$1,667	\$30	\$1,637	\$3,304
	47	\$	3,304.07	\$1,667	\$20	\$1,647	\$1,657
	48	\$	1,657.01	\$1,667	\$10	\$1,657	(\$0)

Tracksteer Rental	\$	3,000	\$	3,000	\$	3,000
Total Cost + rentals	\$	79,207	\$	89,828	\$	98,210