

Accounting Desktop Application

Authored by

Robert Gaisey

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JP Morgan Checking

Balance:

Available:

Pending:

Pending Transactions:

Netflix subscription

15.49

10/15/2023



Joint transfer

300.00

10/02/2023



CC Payment

45.00

10/02/2023



Recent Transactions:

Marathon

89.14

10/02/2023

Kroger

65.42

10/01/2023

Home Depot

85.14

10/01/2023

Total:

Date:

Acct:

Post
Transaction

Cancel

Chase Prime VISA

Limit: \$15000

APR: 25%

CASH APR: 25%

Balance:

Available:

Pending:

Pending Transactions:

Interest(Charges)

56.00

10/02/2023



Interest(Cash)

5.00

10/02/2023



Annual Fee

59.00

10/02/2023



Recent Transactions:

Marathon

89.14

10/02/2023

Kroger

65.42

10/01/2023

Home Depot

85.14

10/01/2023

Total:

Date:

Acct:

Post
Transaction

Cancel

CapitalOne Auto Loan

Original Balance:
\$15000

Current Balance:
\$15000

Loan Term: 48
months

Payoff Date: 05/15/2050

Monthly
Payment:

Date:

Post
Transaction

Recent Payments:

September monthly

305.21

09/15/23

August Monthly

305.21

08/15/23

July Monthly

305.21

07/15/23

Summary

Debt Summary

| | APR | Debt | Credit Limit | Available Credit | Last Updated |
|-----------------------|--------|-------------|--------------|------------------|--------------|
| Mortgage | 4.50% | \$0.00 | \$0.00 | | 6/1/2021 |
| HSBC | 14.99% | \$2,500.00 | \$5,000.00 | \$2,500.00 | Current |
| Capital One (Venture) | 22.90% | \$2,500.00 | \$5,000.00 | \$2,500.00 | Current |
| Quicksilver | 22.90% | \$3,500.00 | \$10,500.00 | \$7,000.00 | Current |
| Chase Slate | 22.99% | \$50.00 | \$500.00 | \$450.00 | Current |
| Chase Amazon | 22.24% | \$1,000.00 | \$8,000.00 | \$7,000.00 | Current |
| Amex | | \$1,000.00 | \$1,700.00 | \$700.00 | |
| Ally (Auto) | 11.99% | \$15,112.55 | \$18,823.10 | | |
| Credit Card Debt | 13.84% | \$10,550.00 | \$30,700.00 | \$20,150.00 | |
| Total Debt | 13.19% | \$42,612.62 | | | |

| | Minimum Payment | Due Date |
|-----------------------|-----------------|----------|
| HSBC (3501) | \$50.00 | 10/08/23 |
| Capital One (4875) | \$25.00 | 09/28/23 |
| Quicksilver (7072) | \$25.00 | 09/12/23 |
| Chase Slate | \$25.00 | 09/19/23 |
| Chase Amazon | \$25.00 | 10/01/23 |
| Amex | \$25.00 | 10/03/23 |
| Credit Cards | \$175.00 | |
| Cable (Xfinity) | \$110.00 | 10/12/23 |
| Water | \$0.00 | 09/25/23 |
| DTE (power) | \$250.00 | 09/20/23 |
| Consumer Energy (Gas) | \$70.00 | 10/12/23 |
| Trash | \$50.00 | 07/14/23 |
| Utilities | \$480.00 | |
| Total | \$1,883.58 | |

\$

Credit Card Utilization

| | | |
|--------------------|-------------|--------|
| Total Limit | \$30,700.00 | |
| Total CC Debt | \$10,550.00 | 34.36% |
| Total CC Available | \$20,150.00 | 65.64% |
| Payment to 30% | \$1,340.00 | |
| Payment to 10% | \$7,480.00 | |

% Available

| | | |
|--|--------|-------------|
| Enter CC credit ratio in column C to get pay | | |
| Enter desired ratio in C2: | 80.00% | \$22,040.07 |
| Enter payment in column C to determine rest | | |
| Enter payoff amount in C: | 1200 | 3.66% |

CREDIT SUMMARY

Real Money

| | |
|-----------------|----------|
| Checking_Bills | 2,500.00 |
| Spendable Money | 2,500.00 |

Credit

| | |
|----------------------------|----------|
| Capital One Credit Card | 2,500.00 |
| Household Bank Credit Card | 2,500.00 |
| Quicksilver | 3,500.00 |
| Chase Slate | 50.00 |
| Chase Amazon | 1,000.00 |
| | 3,550.00 |

Emergency

| | |
|-----------------------------|----------|
| American Express | 1,000.00 |
| NGCFU Savings | 60.00 |
| Emergency + Spendable Money | 1,824.27 |