

calculations

# Class Calculations

java.lang.Object  
calculations.Calculations

```
public class Calculations
extends java.lang.Object
```

## Constructor Summary

Constructors
Constructor and Description
<a href="#">Calculations()</a> Default Constructor

## Method Summary

Methods

Modifier and Type	Method and Description
static double	<b>calcAPR</b> (double rate, double term, double principal, double closingCosts) Calculates APR from the rate, term, principal, and closing costs.
static double	<b>calcMonthlyPay</b> (double rate, double term, double principal) Calculates the monthly payment from the current monthly rate, term and principal
static double	<b>enteredPayment</b> (double rate, double term, double principal, double payment) This method will calculate the number of months it will take to pay off a mortgage if an increased payment is made.
static double	<b>intOnlyPayment</b> (double rate, double term, double principal) This method calculates the interest only payment on a mortgage
static double	<b>monthlySavings</b> (double currentPayment, double newPayment) This is a simple calculation of the difference in payment for current payments minus possible new payments.
static double	<b>remainingInterest</b> (double monthsToGo, double rate, double principal) This method calculates the remaining interest to be paid for an existing loan.

## Methods inherited from class java.lang.Object

equals, getClass, hashCode, notify, notifyAll, toString, wait, wait, wait

## Constructor Detail

### Calculations

```
public Calculations()
```

Default Constructor

## Method Detail

### calcMonthlyPay

```
public static double calcMonthlyPay(double rate,  
                                   double term,  
                                   double principal)
```

Calculates the monthly payment from the current monthly rate, term and principal

#### Parameters:

rate -

term -

principal -

#### Returns:

### calcAPR

```
public static double calcAPR(double rate,  
                             double term,  
                             double principal,  
                             double closingCosts)
```

Calculates APR from the rate, term, principal, and closing costs. This is the total cost of a loan.

#### Parameters:

rate -

term -

principal -

closingCosts -

#### Returns:

## monthlySavings

```
public static double monthlySavings(double currentPayment,  
                                   double newPayment)
```

This is a simple calculation of the difference in payment for current payments minus possible new payments.

### Parameters:

currentPayment -

newPayment -

### Returns:

## remainingInterest

```
public static double remainingInterest(double monthsToGo,  
                                     double rate,  
                                     double principal)
```

This method calculates the remaining interest to be paid for an existing loan.

### Parameters:

monthsToGo -

rate -

principal -

### Returns:

## intOnlyPayment

```
public static double intOnlyPayment(double rate,  
                                    double term,  
                                    double principal)
```

This method calculates the interest only payment on a mortgage

### Parameters:

rate -

term -

principal -

### Returns:

## enteredPayment

```
public static double enteredPayment(double rate,  
                                    double term,  
                                    double principal,  
                                    double payment)
```

This method will calculate the number of months it will take to pay off a mortgage if an increased payment is made.

**Parameters:**

rate -

term -

principal -

payment -

**Returns:**

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