

Need Funds? Want Yield? – Dantoshi.com

Plan A		
Loan Rate:	0.134 Apr % as decimal	-- Ledn BTC Loan Rate
Holding Interest Rate:	0.045 Apr % as decimal	-- Cashapp Savings Account Rate
Yielding Interest Rate:	0.55 Apr % as decimal	-- Hypothetical Yield Rate (Biz, BTC, Private Lending, etc)
Loan Amount:	7000 \$	
Interest Due on Loan:	938 \$	-- La*Lr = Id
Amount Held:	0 \$	
Amount Yielding:	0 \$	
Amount Spent/Wasting (0 yield):	7000 \$	-- La-(Ah+Ay) = Aw
Held Growth:	0 \$	-- Ah*Hir = Hg
Yielding Growth:	0 \$	-- Ay*Yir = Yg
Total Growth:	0 \$	-- Hg+Yg = Tg
Effective Interest Due:	938 \$	-- Idl - Tg = Eid -- (- # = profit) , ( # = cost)

Plan B		
Loan Rate:	0.134 Apr % as decimal	-- Ledn BTC Loan Rate
Holding Interest Rate:	0.045 Apr % as decimal	-- Cashapp Savings Account Rate
Yielding Interest Rate:	0.55 Apr % as decimal	-- Hypothetical Yield Rate (Biz, BTC, Private Lending, etc)
Loan Amount:	10000 \$	
Interest Due on Loan:	1340 \$	-- La*Lr = Id
Amount Held:	0 \$	
Amount Yielding:	3000 \$	
Amount Spent/Wasting (0 yield):	7000 \$	-- La-(Ah+Ay) = Aw
Held Growth:	0 \$	-- Ah*Hir = Hg
Yielding Growth:	1650 \$	-- Ay*Yir = Yg
Total Growth:	1650 \$	-- Hg+Yg = Tg
Effective Interest Due:	-310 \$	-- Idl - Tg = Eid -- (- # = profit) , ( # = cost)

Plan Note Book:	
Plan A: Get \$7000 BTC-collateralized loan from Ledn at an APR of 13.4%. Spend \$7,000 on taxes due.	
Plan B: Get a \$10,000 BTC-collateralized loan from Ledn at an APR of 13.4%. Spend \$7,000 on taxes due. Invest the remaining \$3,000 in Bitcoin. Assuming BTC maintains a CAGR of 55% for the year, then profit \$310 and save 133% vs. Plan A.	

Plan Compare/Contrast Tool:	
Plan A Cost:	938 \$
Plan B Cost:	-310 \$
Cost Savings: 133.0490405 %	

-- compare two different plans

Key:	
red font	User Controlled Variable
-- blah blah	Note / Formula

-- 100-(((100\*Pb)/Pa)