

# Debt Calculator Tutorial

# Overview

- The Debt Repayment Calculator consists of four pages, an About page, a How-to page, the Accounts page, and the Reporting page. The latter two will be the focus of the tutorial.
- This tutorial will address all the features of the calculator and walk you through how to do certain actions.

# Accounts page

Debt Repayment Calculator Accounts Reports How To Use About

## My Accounts

Accounts <a href="#">+ Add Account</a>			
Name	APR	Current Balance	Monthly Payment

Account Summary	
# of Accounts	0
Blended APR	%
Total Balance	\$0.00
Total Monthly Payment	\$0.00

The initial view of the accounts page consists of an empty list of accounts and an account summary, which displays pertinent information about the accounts.

# Accounts page – Adding accounts

Debt Repayment Calculator

Accounts

Reports

How To Use

About

## My Accounts

### Accounts

+ Add Account

Name

APR

Current Balance

Monthly Payment

Account Name

APR

%

\$

Balance

\$

Min. Payment



### Account Summary

# of Accounts	1
Blended APR	%
Total Balance	\$0.00
Total Monthly Payment	\$0.00

To add an account, click the blue “Add Account” button. When done, you will be given an entry with four text boxes to fill out: Name, APR, Current Balance, and Monthly Payment.

When all the fields are filled out to your liking, click the check mark to confirm the account.

# Accounts page – Editing and deleting accounts

Debt Repayment Calculator

Accounts

Reports



How To Use

About

## My Accounts

### Accounts

+ Add Account

Name	APR	Current Balance	Monthly Payment	
Account	5%	\$1,000.00	\$100.00	 

### Account Summary

# of Accounts	1
Blended APR	5.00%
Total Balance	\$1,000.00
Total Monthly Payment	\$100.00

To edit an account, click the pencil icon next to the account. When done editing the account, click the check mark again to confirm the account.

To delete an account, click the trash can icon next to the account. This will remove it from the list of accounts.

# Reports page

Debt Repayment Calculator   Accounts   **Reports**   How To Use   About

## Reports

Report Criteria

Extra Payment

Amount

Algorithm

Generate Report

The Reports page is made up of all the information relevant to the accounts listed on the previous page. The Initial view of the reports page will consist of two fields to be filled out before generating the report.

# Reports page – Extra payment and algorithm style

## Reports

Report Criteria

Extra Payment

1000

Algorithm

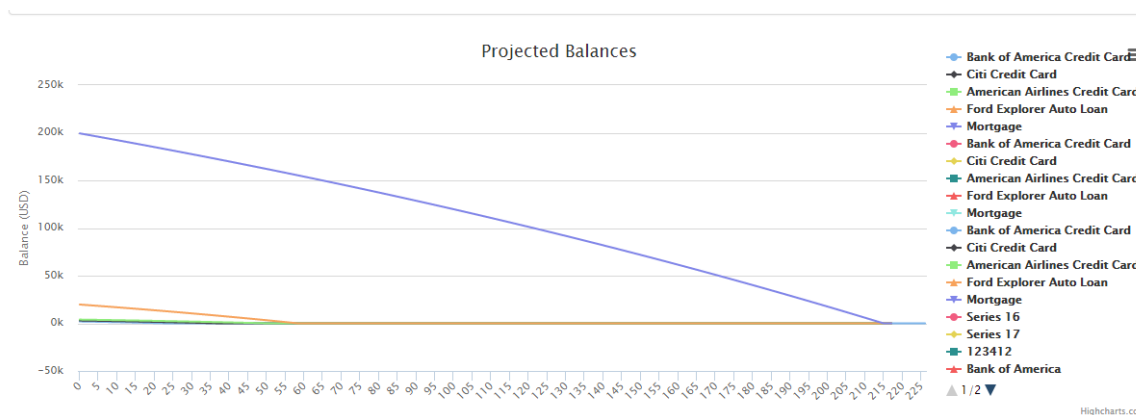
Lowest Balance

Generate Report

The extra payment is the total amount of money to be applied above the accounts' minimum payments on a monthly basis.

The algorithm is how the extra payment is distributed. It can be set to lowest balance, highest interest, or a mix of the two.

# Reports page – Report



## Monthly Report

Month	Total Interest					
0	\$1,933.33	\$2,940.00	\$3,940.00	\$19,716.67	\$199,300.00	\$730.00
1	\$1,865.56	\$2,879.20	\$3,879.40	\$19,431.68	\$198,598.25	\$724.09
2	\$1,796.65	\$2,817.59	\$3,818.19	\$19,145.03	\$197,894.75	\$718.12
3	\$1,726.59	\$2,755.16	\$3,756.38	\$18,856.71	\$197,189.48	\$712.11
4	\$1,655.37	\$2,691.89	\$3,693.94	\$18,566.71	\$196,482.46	\$706.05
5	\$1,582.96	\$2,627.78	\$3,630.88	\$18,275.01	\$195,773.66	\$699.93

The report is made up of two parts, a graph showing the projected balances over a period from start to when all balances are paid off and a month by month table showing the total interest as well as each account's amount at that month.