



## Financial Calculators

**Important Notice:** Links to the interactive calculators and information provided below are made available to you as self-help tools for your independent use and are not intended to provide investment advice. We can not and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.

### Auto Calculators

#### [Auto Loans](#)

Find out how much automobile you can buy based on your monthly payment, or find out your loan payment based on your purchase price!

#### [Home Equity vs. Auto loan](#)

Use this calculator to determine if a home equity loan makes sense for your next automobile purchase.

#### [Lease vs. Buy](#)

Should you lease your next automobile or finance it? Find out with this calculator!

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### Credit Cards and Debt Management

#### [Accelerated Debt Payoff](#)

Consolidating your debt is only half of the battle. You still need a plan to get your debt paid in full. This calculator can show you how to accelerate your debt payoff.

#### [Credit Card Pay Off](#)

Use this calculator to see what it will take to pay off your credit card balance, and what you can change to meet your repayment goals.

#### [Roll-Down Your Credit Card Debt!](#)

The Credit Card Roll-Down Calculator applies two simple principles to paying off your credit card debt.

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## **Insurance Calculators**

### [Fixed Annuity Calculator](#)

A Fixed Annuity can provide a very secure, tax deferred investment. Use this calculator to help you determine how a Fixed Annuity might fit into your retirement plan.

### [Health Savings Account \(HSA\) Savings Calculator](#)

Use this calculator to help you determine how much your Health Savings Account (HSA) will be worth over time.

### [Life Insurance Calculator](#)

How much life insurance do you really need? Find out here!

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## **Investment Calculators**

### [Asset Allocator](#)

Your age, ability to tolerate risk and several other factors are used to calculate a desirable mix of stocks, bonds and cash.

### [Investment Returns](#)

There is more to investing than knowing your annual rate of return. Use this calculator to help you see how inflation, taxes and your time horizon can impact your bottom line.

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## **Loan Calculators**

### [Amortizing Loan Calculator](#)

Enter your desired payment – and let us calculate your loan amount. Or, enter in the loan amount and we will calculate your monthly payment!

### [Credit Line](#)

How big a line of credit can you receive? Use this calculator to find out!

### [Debt Consolidation Calculator](#)

Should you consolidate your debt? Use this calculator to find out.

### [Loan Comparison Calculator](#)

Use this calculator to sort through the monthly payments, fees and other costs associated with comparing loan options.

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## **Mortgage Calculators**

### [Adjustable Rate Mortgage Calculator](#)

This calculator helps you to determine what your adjustable mortgage payments will be.

### [ARM vs. Fixed Rate Mortgage](#)

Use this calculator to compare a fixed rate mortgage to two types of ARMs, a Fully Amortizing ARM and an Interest Only ARM.

### [Bi-weekly Payment Calculator](#)

Using bi-weekly payments can accelerate your mortgage payoff and save you thousands in interest. Use this calculator to compare a typical monthly payment schedule to an accelerated bi-weekly payment.

### [Maximum Mortgage](#)

Use this calculator to determine your maximum mortgage and how different interest rates affect your how much you can borrow.

### [Mortgage APR Calculator](#)

Use this calculator to find the APR on your mortgage.

### [Mortgage comparison: 15 years vs. 30 years](#)

Use this calculator to compare these two mortgage terms, and let us help you decide which term is better for you.

### [Mortgage Loan Calculator](#)

Use this calculator to determine your monthly payment and amortization schedule.

### [Mortgage Payoff](#)

Save thousands of dollars in interest by increasing your monthly mortgage payment.

### [Mortgage Points Calculator](#)

Should you buy points? Use this calculator to find out.

### [Mortgage Qualifier](#)

Can you buy your dream home? Find out just how much you can afford!

### [Refinance Breakeven](#)

Should you refinance your mortgage? Use this calculator to determine when you will breakeven!

### [Refinance Interest Savings](#)

Use this calculator to see how much interest you can save by refinancing your mortgage!

### [Rent vs. Buy](#)

Are you better off buying your home, or should you continue to rent?

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## **Personal Finance**

### [Checkbook Balancer](#)

Balance your checkbook with this quick and easy calculator.

### [Home Budget Analysis](#)

Analyze your budget, see where your money goes and find out where you can improve!

### [Net Worth](#)

This calculator helps you determine your net worth. It also estimates how your net worth could grow (or shrink!) over the next ten years.

### [Student Budget](#)

This calculator is specifically designed to help students understand their expenses and income while attending a university, college or other full-time educational institution.

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## **Retirement Savings and Planning**

### [401\(k\) Savings Calculator](#)

A 401(k) can be one of your best tools for creating a secure retirement. Use this calculator to see why this is a retirement savings plan you can not afford to pass up.

### [Retirement Planner](#)

Quickly determine if your retirement plan is on track – and learn how to keep it there.

### [Retirement Shortfall](#)

Running out of your retirement savings too soon is one of the biggest risks to a comfortable retirement. Use this calculator to find a potential shortfall in your current retirement savings plan.

### [Roth IRA Calculator](#)

Use this calculator to compare the Roth IRA to an ordinary taxable investment.

### [Roth IRA Conversion](#)

This calculator will show the advantage, if any, of converting your IRA to a Roth.

### [Roth vs. Traditional IRA](#)

Use this calculator to determine which IRA may be right for you.

### [Social Security Benefits](#)

Use this calculator to estimate your Social Security benefits.

### [Traditional IRA Calculator](#)

How can contributing to a regular IRA help you in your retirement?

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## **Savings Calculators**

### [CD Ladder Calculator](#)

Use this calculator to examine the benefits of investing in a series of Certificates of Deposits with different maturities, also called a CD Ladder.

### [Certificate of Deposit Calculator](#)

Use this calculator to find out how much interest you can earn on a Certificate of Deposit (CD).

### [College Savings](#)

Use this calculator to help develop or fine tune your education savings plan.

### [Compare Savings Rates](#)

Even a small difference in the interest you are paid on your savings can add up over time. Use this calculator to see how different savings rates can impact your savings strategy!

### [Cool Million](#)

Find out when your savings plan may make you a millionaire!

### [Savings Calculator](#)

Find out how consistent investments over a number of years can be an effective strategy to accumulate wealth.

### [Savings Goals](#)

What will it take to reach your savings goal? This financial calculator helps you find out.

### [Savings, Taxes, and Inflation](#)

Use this calculator to determine how much your savings will be worth with these two important variables in mind.

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## **Tax Calculators**

### [1040 Tax Calculator](#)

How much in income taxes will you pay? Use this 1040 tax calculator to help determine your tax bill for next April.

### [Estate Tax Planning](#)

Knowing your potential estate tax liability is a great place to start your estate tax plan. Use this calculator to estimate your estate tax liability.