



Accelerated Mortgage Payoff Using CashMap Pro

Keep Your Dollars Working 24/7

Scenario Overview

- 375K Mortgage at 4.5% for 30 Years;
- \$6,946.68 deposited each month;
- \$6,447.85 in monthly expenses;
- \$498.83 left after bills are paid and;
- \$10K in savings.

Over 12 Months, would you . . .

- Spend \$130 to make \$20,537 in principal payments:
 1. paying an additional \$12,995 in principal;
 2. enabling you to pay off the loan 21 months earlier;
 3. saving \$26,878 in interest payments and;
 4. building a savings balance of \$14,045 . . .
- Or grow savings to \$21,132 earning \$354 in interest at 2%?

Choose the first option and . . .

- The mortgage will be paid off in 15 years;
- \$107,915 in interest payments will be avoided;
- Build \$86K in savings in 15 years before taxes and;
- Build \$1.1 million savings in 29 years!

Solution uses a \$15K Line of Credit at 5% interest.

Why This Works . .

The loan is being refinanced at less than 3% interest!

- LOC is used to make additional loan payments;
- Income is being deposited in the LOC ASAP;
- Expenses are paid at the end of the billing period;
- This dramatically lowers the average daily balance;
- The interest paid on the LOC is \$130 for the year

Learn More in Parts 2 to 5

What's behind using debt to pay off debt?

- Extra principal payments avoid interest costs
- Learn the power of the average daily balance;
- Learn the importance of your billing cycle;
- Learn to safely use a line of credit to build wealth;
- See the power of keeping your \$'s working 24/7.

Accelerate Loan Payoff

Map name

Map name



Save

First Mortgage Acceleration Report

By keeping your dollars working 24/7, in **15** years you will save **\$107,915.86** in interest. In addition, your savings balance will be **\$919,215.78** higher at the end of your loan term.

Balance
\$348,491

Interest Rate
4.5%

Payment
\$1,900.07

You've indicated that you already have an Line of Credit with an interest rate of **5%** and a maximum availability of **\$20,000**. The current balance on your LoC is **\$0**. Incorporating all your CashMap goals, the potential benefits that you may realize by optimizing your average daily balance on your Line of Credit are as follows.

 Payoff Date
6/2034

Cost Savings
\$107,915.86

Your projected savings in the **26 years** that it will take to pay off your loan reflects applying your positive

5 Easy Steps

1. Schedule expenses to the 30th, the end of the Line of Credit billing period.
2. Project future income increases.
3. Choose how much you'll save each month.
4. Enter loan & Line of Credit details and;
5. Save results and compare with other 'what if' scenarios.

Schedule Income & Expenses

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Optimize Your ADB

?

Average Daily Balance: \$3,496.89

Optimize Your Average Daily Balance

Income Deposit Days

Primary bi-monthly deposit of \$1,593.34

1st / 15th

Secondary bi-monthly deposit of \$1,880

5th / 20th

Loan Payment Days

First mortgage payment of \$1,900.07

15th

Expenses Payment Days

Property tax payment of \$416.67

30th

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Optimize Your ADB

?

Average Daily Balance Map

Map name

Map name

×

Save

Positive Cash Flow Report

Creating and optimizing your monthly positive cash flow is your first step in getting the most from your hard earned dollars. Your monthly positive cash flow is **\$498.83**. To optimize your cash flow, you want to deposit your funds as early as possible, and defer payments as late as possible. The greater your average daily balance, the better.

Using your selections, your average daily balance is **\$3,496.89**.

Your selections are outlined below.

Loans

Income	Amount	Day
Primary Bi-Monthly	\$1,593.34	1st and 15th
Secondary Bi-Monthly	\$1,880	5th and 20th

Income Total \$6,946.68

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Expenses

Expense	Amount	Day
First Mortgage	\$1,900.07	15
Property Taxes	\$416.67	30
Utilities	\$140	30
Home Maintenance	\$116.67	30
Internet	\$100	30
Cell Phone	\$175	30
Lessons	\$300	30
Clothing	\$200	30
Family Activities	\$125	30
Vacation	\$111.11	30
Charity	\$1,333.33	30
Groceries	\$400	30
Dining Out	\$100	30
Gas	\$350	30
Car Maintenance	\$200	30
Copays	\$5	30
All Insurance	\$475	30

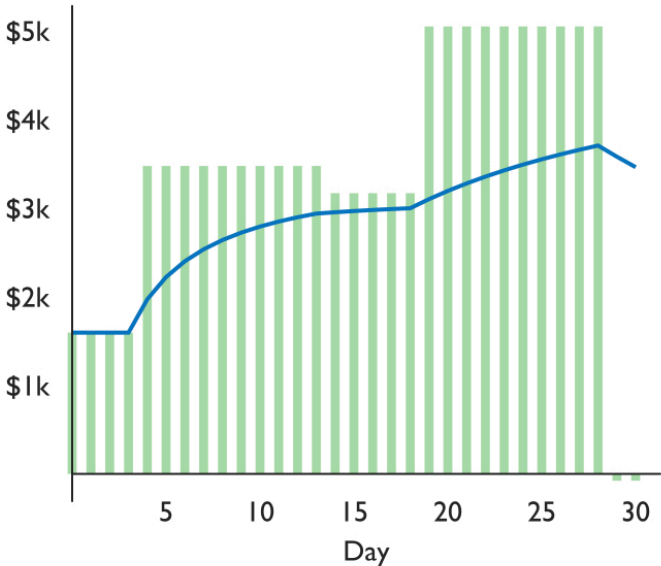
Expenses Total \$6,447.85

Positive Cash Flow
\$498.83



Optimized ADB
\$3,496.89

Optimizing your average daily balance enables you to maximize what you earn in your interest bearing accounts and minimize the interest you pay on lines of credit. Optimizing in an interest bearing account means creating a high average daily balance. In a line of credit, optimizing means minimizing your average daily balance. Your selections simultaneously optimize in either situation.

Daily Balance Graph



Project Future Income and Dollars Left After Expenses


 Use Your Cash Flow 

15-Year Cash Flow Projection:
\$1,386.55


Use Your Cash Flow

Annual Positive Cash Flow Increases

Annual income will increase 2% for a monthly increase of (\$138.93)




Apply 40% of the monthly increase, or \$55.57, to my positive cash flow total










There will be a one-time increase of

One-time increase date

Apply 0% of the one-time increase, or \$0, to my positive cash flow total





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 Use Your Cash Flow 

Use Your Cash Flow


Map name




 Save


Positive Cash Flow Report






Your next step in directing your cash is knowing where you want your dollars to be spent. This means looking forward and anticipating your future income and expenses. You've set your priorities. Now, you can begin planning what you'll do to achieve them.

Based on your selections, you anticipate that your annual income of **\$6,946.68** will increase **2%** each year. Next year, your monthly income will increase by **\$138.93**. 

Allowing for inflation, your goal each year is to add **40%** of the above annual increase to your monthly cash flow of **\$498.83**. That means that next year, your monthly cash flow will be **\$554.40**. 

These projections take in to account your current savings contribution of **\$0**. In the *Maximize Your Savings* Cash Map, your savings contribution will be set to a percentage of your positive cash flow, so that your contribution will increase alongside your income.

The graph below projects your cash flow over the next 15 years. 

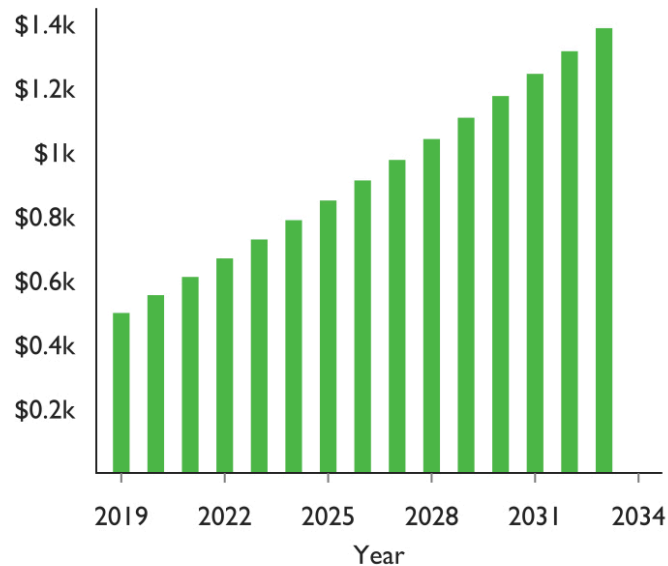
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See Your Left Over Dollars!

Use Your Cash Flow

The graph below projects your cash flow over the next 15 years.

15-Year Cashflow Projection



Values depicted in the chart are average monthly cash flow.

Complete period reviews of your priorities and modify these projections as often as needed. The greater your positive cash flow, the lower your borrowing costs and the sooner you'll achieve your goals.

Year Free Cash Flow

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Use Your Cash Flow

Complete period reviews of your priorities and modify these projections as often as needed. The greater your positive cash flow, the lower your borrowing costs and the sooner you'll achieve your goals.

Year	Free Cash Flow
2019	\$498.83
2020	\$554.40
2021	\$611.08
2022	\$668.90
2023	\$727.88
2024	\$788.03
2025	\$849.39
2026	\$911.97
2027	\$975.81
2028	\$1,040.92
2029	\$1,107.34
2030	\$1,175.08
2031	\$1,244.18
2032	\$1,314.66
2033	\$1,386.55

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Make Your Savings Selections

 Maximize Your Savings 


15-Year Savings Projection:
\$83,488.58

Maximize Your Savings

Save for 6 month(s) of expenses for emergency in savings account

Current savings contribution: 0%

Until loan is paid in full, 20% of positive cash flow will be used for this goal and other priorities.






Customize savings strategy 



Conservative Savings Information

Save 33.33% conservative (savings, money market, CDs, mutual funds)

Rate of return

Current balance in conservative savings

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 Maximize Your Savings 

15-Year Savings Projection:
\$83,488.58

Conservative Savings Information

Save 33.33% conservative (savings, money market, CDs, mutual funds)

Rate of return






Current balance in conservative savings

Balanced Savings Information



Save 33.33% balanced (savings, money market, CDs, mutual funds)

Rate of return

Current balance in balanced savings

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Make Your Savings Selections

Maximize Your Savings

15-Year Savings Projection:
\$83,488.58

Balanced Savings Information

Save 33.33% balanced (savings, money market, CDs, mutual funds)



Rate of return



Current balance in balanced savings

Aggressive Savings Information

Save 33.34% aggressive (savings, money market, CDs, mutual funds)



Rate of return



Current balance in aggressive savings

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Maximize Your Savings

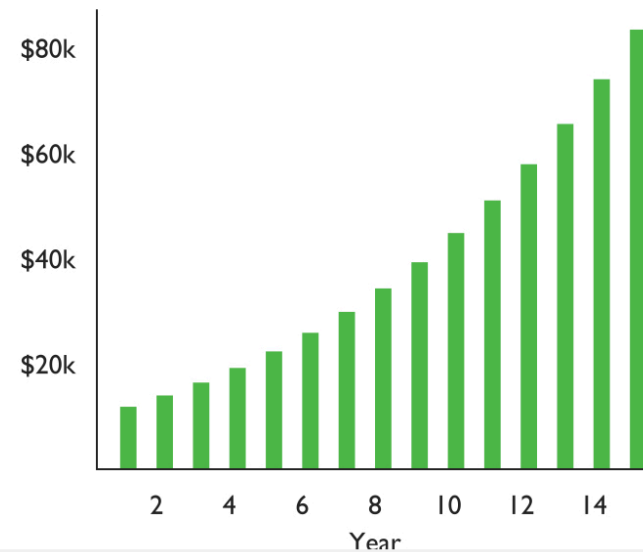
To spread your risk, you distribute your savings into the following accounts.






33.33% (\$33.25) of your positive cash flow will be saved earning a interest rate of **0.1%**. The current balance in your conservative fund is **\$5,000**.

33.33% (\$33.25) of your positive cash flow will be saved earning a interest rate of **6%**. The current balance in your balanced fund is **\$2,500**.



33.34% (\$33.26) of your positive cash flow will be saved earning a interest rate of **12%**. The current balance in your aggressive fund is **\$2,500**.

Savings Growth for 15 Years



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Provide Your Loan Detail

 Accelerate Loan Payoff 

Accelerate Loan Payoff

Loan Information

Loan

First Mortgage

Loan Start Date

8/1/2015

Term of loan (years)


30

Loan Interest Rate

4.5






Original Loan Amount



375000

Calculate Payment and Principle 

Loan Payment Amount

1900.07


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 Accelerate Loan Payoff 

Current Principal Amount

348491.42


Home Information

Currently Own a Home 


Home Market Value

600000


Annual home appreciation 3.60%



Funding Source to Use for Acceleration

Have a funding source 

Funding source interest rate 5%








Funding source limit


20000


Funding source balance

0

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Time Taken to Payoff Loan, Interest Savings and Solution



Accelerate Loan Payoff

Accelerate Loan Payoff

Map name



Save

First Mortgage Acceleration Report


By keeping your dollars working 24/7, in **15 years** you will save **\$107,915.86** in interest. In addition, your savings balance will be **\$919,215.78** higher at the end of your loan term.

Balance	Interest Rate	Payment
\$348,491	4.5%	\$1,900.07


You've indicated that you already have an Line of Credit with an interest rate of **5%** and a maximum availability of **\$20,000**. The current balance on your LoC is **\$0**. Incorporating all your CashMap goals, the potential benefits that you may realize by optimizing your average daily balance on your Line of Credit are as follows.

Payoff Date	Cost Savings
6/2034	\$107,915.86


Your projected savings in the **26 years** that it will take to pay off your loan reflects applying your positive




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Accelerate Loan Payoff


Your projected savings in the **26 years** that it will take to pay off your loan reflects applying your positive cash flow to your loan. Once the loan is paid in full, your cash flow is applied to savings.

To create this solution, begin by withdrawing **\$2,519.07** from your line of credit, and use these dollars to make an additional payment to this loan. On the last day of your line of credit's billing cycle, when the amount you owe on your line of credit is equal to or less than **\$6,946.68**, make another withdrawal of **\$1,496.48** from your line of credit and make an additional payment to your loan. As your income and positive cash flow changes, the withdrawal amount will change.


On each day that you receive income, use it to pay off the line of credit. When a bill or other expense is due, use the line of credit to pay for them.

These amounts will change based on the interest rate of the line of credit and your positive cash flow. If you have projected an annual change in your positive cash flow, the withdrawal amounts will change. When the interest rate increases, both the trigger point for an additional withdrawal and the withdrawal amount will decrease. As your positive cash flow increases, the withdrawal amount and the trigger point to repeat the withdrawal will also increase. Try different scenarios and see the impact.


The maximum line of credit needed is estimated to be: **\$12,907.97**.




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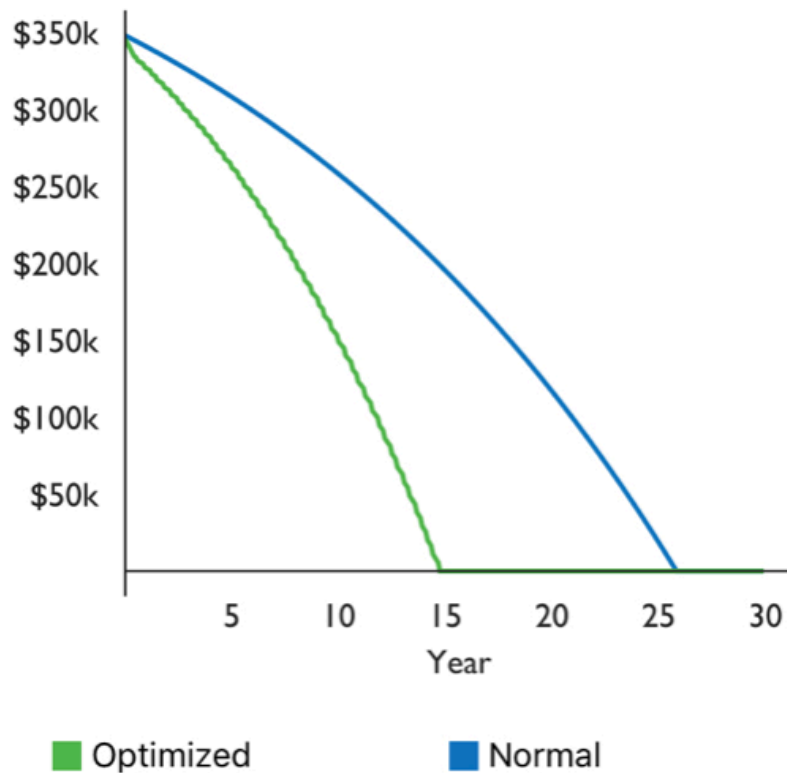
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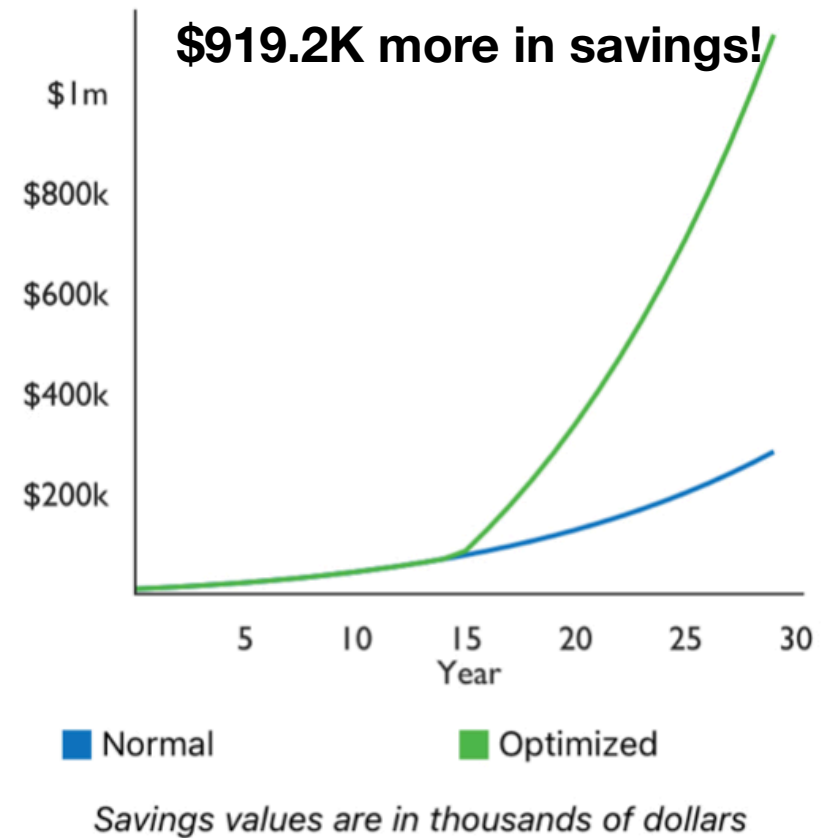
Keeping Your Dollars Working 24/7 Creates Dramatic Results!



Balance Comparison Chart



Savings



Personal Hotspot: 3 Connections

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Accelerate Loan Payoff

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Loan Acceleration Payment Samples

Show all months

Date	Optimized Interest	Optimized Principal	Extra Payment
9/2019	\$1,307	\$3,112	\$2,519
10/2019	\$1,295	\$2,101	\$1,496
11/2019	\$1,287	\$2,109	\$1,496
12/2019	\$1,279	\$2,117	\$1,496
1/2020	\$1,271	\$2,292	\$1,663
2/2020	\$1,263	\$2,300	\$1,663
3/2020	\$1,254	\$646	\$0
4/2020	\$1,252	\$2,311	\$1,663
5/2020	\$1,243	\$657	\$0
6/2020	\$1,241	\$659	\$0
7/2020	\$1,238	\$662	\$0
8/2020	\$1,236	\$2,328	\$1,663

Personal Hotspot: 1 Connection

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Accelerate Loan Payoff

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Loan Acceleration Payment Samples

Show all months

Line of Credit Balance	Optimized Loan Balance	Normal Loan Balance	Cuml. Interest Saved
\$2,120	\$345,379	\$347,898	\$2,076
\$3,217	\$343,278	\$347,303	\$3,306
\$4,315	\$341,168	\$346,705	\$4,533
\$5,415	\$339,051	\$346,105	\$5,756
\$6,642	\$336,760	\$345,503	\$7,112
\$7,874	\$334,459	\$344,899	\$8,464
\$7,449	\$333,813	\$344,292	\$8,468
\$8,684	\$331,502	\$343,683	\$9,811
\$8,261	\$330,845	\$343,072	\$9,815
\$7,836	\$330,185	\$342,458	\$9,820
\$7,410	\$329,524	\$341,842	\$9,824
\$8,645	\$327,196	\$341,224	\$11,150

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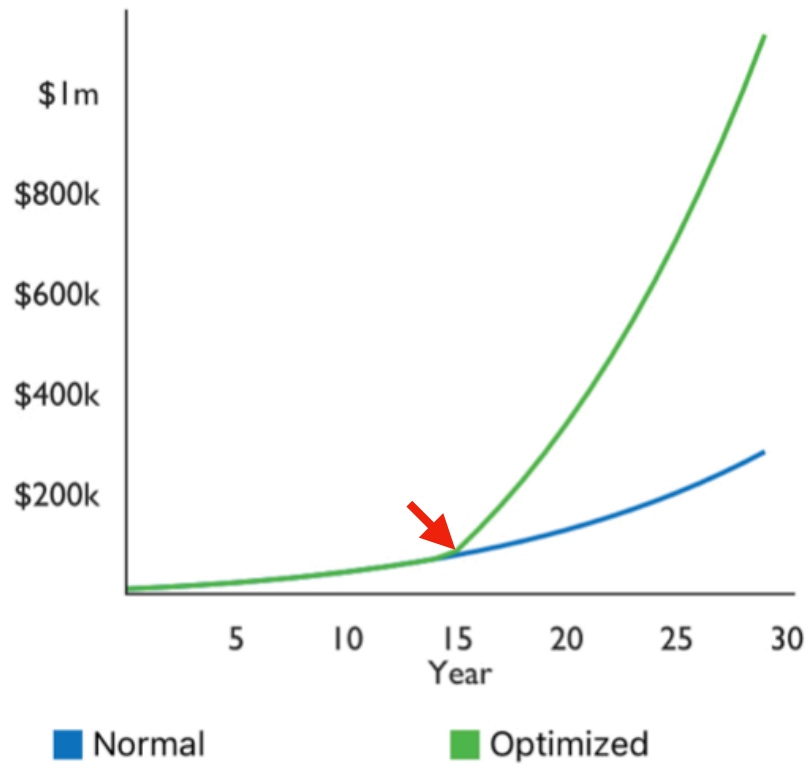
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90% To Savings at Loan Payoff

Accelerate Loan Payoff

Savings



Savings values are in thousands of dollars

Personal Hotspot: 3 Connections			
Accelerate Loan Payoff			
Date	Optimized Savings Balance	Optimized Savings Deposit	Normal Savings Balance
9/2019	\$10,150	\$100	\$10,150
9/2020	\$12,113	\$111	\$12,113
9/2021	\$14,336	\$122	\$14,336
9/2022	\$16,840	\$134	\$16,840
9/2023	\$19,643	\$146	\$19,643
9/2024	\$22,768	\$158	\$22,768
9/2025	\$26,238	\$170	\$26,238
9/2026	\$30,076	\$182	\$30,076
9/2027	\$34,310	\$195	\$34,310
9/2028	\$38,965	\$208	\$38,965
9/2029	\$44,073	\$221	\$44,073
9/2030	\$49,664	\$235	\$49,664
9/2031	\$55,772	\$249	\$55,772
9/2032	\$62,431	\$263	\$62,431
9/2033	\$69,680	\$277	\$69,680
9/2034	\$85,796	\$3,024	\$77,558

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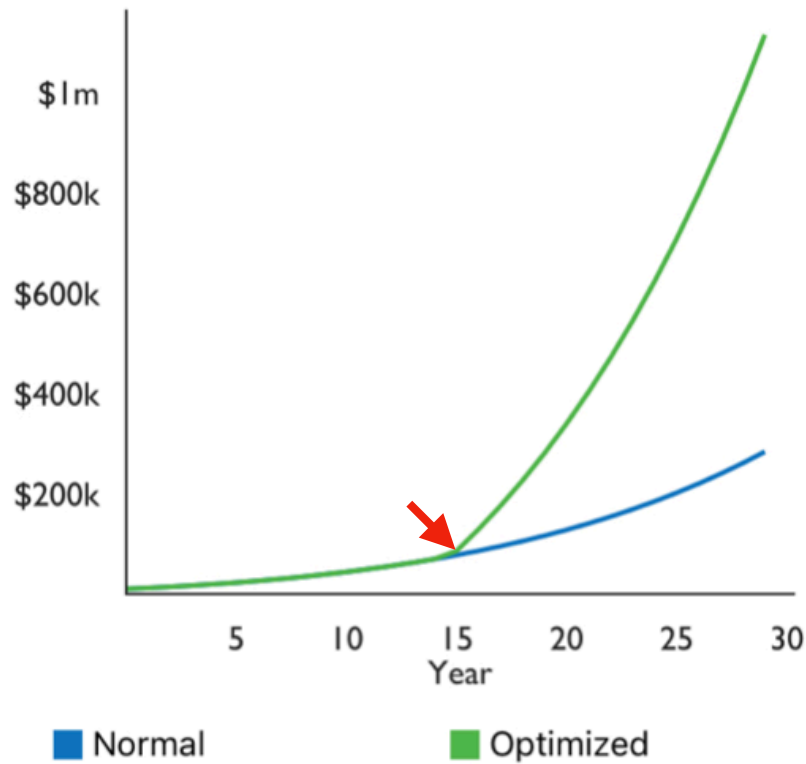
My Maps

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90% To Savings at Loan Payoff

Accelerate Loan Payoff

Savings



Savings values are in thousands of dollars

Personal Hotspot: 3 Connections			
	Accelerate Loan Payoff		
9/2032	\$62,431	\$263	\$62,431
9/2033	\$69,680	\$277	\$69,680
9/2034	\$85,796	\$3,024	\$77,558
9/2035	\$129,044	\$3,091	\$86,110
9/2036	\$175,819	\$3,160	\$95,378
9/2037	\$226,355	\$3,230	\$105,413
9/2038	\$280,903	\$3,301	\$116,266
9/2039	\$339,729	\$3,374	\$127,990
9/2040	\$403,117	\$3,449	\$140,644
9/2041	\$471,368	\$3,524	\$154,290
9/2042	\$544,802	\$3,602	\$168,994
9/2043	\$623,760	\$3,681	\$184,825
9/2044	\$708,604	\$3,761	\$201,858
9/2045	\$799,718	\$3,843	\$220,171
9/2046	\$897,512	\$3,927	\$239,848
9/2047	\$1,002,422	\$4,012	\$260,979
9/2048	\$1,114,908	\$4,099	\$283,659

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Use CashMap Pro to Create “What If” Scenarios

- What if there's less after bills are paid?
- What if income grows faster than 3%?
- What if more than 20% is applied to savings?
- What if the savings rate is greater than 2%?

Create your scenario and see what's possible!


What if 55% of the annual increase is saved?

- This is saving \$76.41 instead of \$55.57 each month;
- The mortgage is paid off 1 year faster;
- An additional \$6K in interest payments are avoided;
- The savings balance grows an additional \$209,543;

Solution uses less than \$15K of the line of credit.


My Maps


Student Loan CF\$446.89 25% Car Loan 1/24 

Student Loan CF\$446.89 3%/25% 30% Saving 


Student Loan CF\$446.89 3%/50% 20% Saving 

Student Loan CF\$351.88 3/55 2% 20% Saving 

Student Loan CF\$351.88 3/55% 20% Savings 

\$160K CF498.83 2%/40% 25% Savings 

→ \$160K \$498.83 2%/55% 20% \$10K Div 

→ \$160K CF\$498.83 2%/40% 20% \$10K Div 

Average Daily Balance

CF\$900 \$5025 & \$100 VISA 

Cash Flow Utilization

\$CF900 \$5025 Buy Car Auto Insurance 50% 



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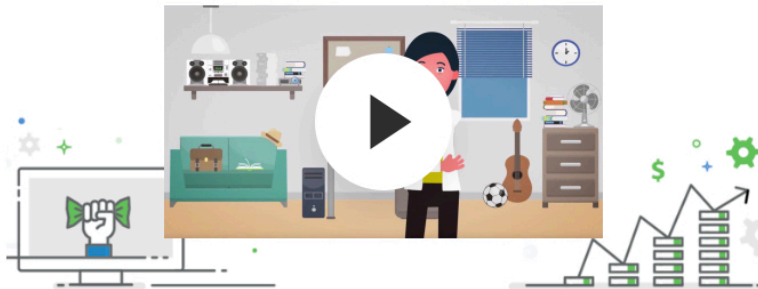
Save Your Scenario to My Maps

1. Save your scenario for future reference;
2. Create new 'what if' scenarios;
3. Save each of your Maps;
4. Compare and choose your favorite and;
5. Check later and compare your results.

Regain financial
freedom.

Save thousands of dollars
in interest by putting your
income to work.

Our suite of tools keeps
your dollars working 24/7.



Financial freedom in
your pocket

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Consulting options



Email your scenario ideas to admin@cashmapapp.com

Thank You!