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Calculator for remainders

I love money calculators. Here is a collection of all the money calculators I've built. Early Retirement Calculator While it's by no means easy to retire early, it's never been easier in history to make it happen. The first step in figuring out when you can retire early is to figure out how much money you'll and if you've already started saving, how much money you are going to need. When can you retire? Do you have enough money saved? This is one of the first calculators I built for Millennial Money. Save \$1 Million Calculator Do you want to be a millionaire? How long will it take you to save \$1 million? By using your income, projected investment growth rate, and your savings rate, this calculator will help you determine how long it will take you to save \$1 million. 1% Savings Calculator You don't need to save a ton of money to have a huge impact on your net-worth. All you need to do is work to increase your savings by 1% every 30-90 days. You won't notice the 1% increases every month and within one year you'll be saving 12%+ more of your income. See how the savings really add up based on your own scenarios with the 1% savings calculator. Financial Freedom Calculators These calculators we're designed for Financial Freedom book, but they can be used without the book. Expense Calculator | How much money do you spend? This calculator can be used to calculate your current expenses, project your future expenses, and also show the impact of how much money you're spending has on how long it will take you to reach financial independence or retire early. In addition to using this calculator I also recommend tracking your expenses on an ongoing basis. Here's the free expense tracker I use to manage my expenses in 10 minutes a month: Personal Capital FIRE Calculator | How much money do you need? This calculator helps you determine your financial independence number (also known as your FI or FIRE number), which is the amount of money you need for the rest of your life. While you can't control all of the variables (like inflation and investing returns), you can control most of the variables, like how much money you spend and how much money you make. You might need less money than you think. You can use this calculator to estimate your own FIRE number. But it's important to not stress out about it and understand that your number will and should change as you change. The key is to calculate an estimate and to get comfortable with adjusting your own numbers as you grow and your life changes. Net Worth Calculator | What are you worth? Your net worth is the most important number in personal finance. It's your scorecard. You calculate your net worth by subtracting your liabilities (money you owe - like student loan and credit card debt) from your assets (things that you could sell for money). It doesn't matter how much money you make if you spend it all. What's important is working to increase your net worth over time. Savings Rate Calculator | How much are you saving? The easiest way to measure how much money you're saving (and then saving as much as you can!) is to track your savings rate. Your savings rate is the total percentage of your income you're saving in all of your accounts (retirement, savings, etc.). During my own financial independence journey my saving rate started at 40% and went as high as 82% some months. That might sound crazy, but it's easier than you think. I like to track my savings rate in both dollars and percentages. This is really easy to do using this savings rate calculator. Years to FI Calculator | What's the impact of your savings rate on FI? There is a direct correlation between your savings rate and the time it takes you to reach financial independence. It's pretty simple: the more money you save the faster you'll reach financial independence. Enter your numbers, test different scenarios, and see for yourself! Savings Calculator | How much should you save daily, weekly, annually? Studies show that people have a hard time comprehending large numbers, and for me personally, the thought of saving \$1 million was overwhelming. I found it a lot easier to take it one day at a time and break out my target into daily, weekly, and annual savings goals. While it was initially difficult for me to reach my daily savings goal, it got easier over time. This calculator makes it easy to see the how saving even \$5 per day adds up and your money will grow incredibly quickly. Life Energy Calculator (Real Hourly Wage) | How much money are you making per hour? Are you getting paid every hour that your using for your job? Are you accounting for all of the getting ready, commuting, traveling, and de-stressing time that your job requires? This life energy calculator is designed to help you calculate your real hourly wage - which is how much money you're actually making per hour. It's probably less than you think. You are probably making less money than you think per hour. Calculating your real hourly wage is useful in helping you determine whether a job is worth the money you're trading for your time. Remember that money is infinite, but time is finite. You can always go out and make some extra money, but you'll never get back your time. How much money are you willing to trade your life for? Future Value Calculator | How much will this be worth in the future? Every time you spend money you are making a tradeoff: spending the money today instead of giving it the opportunity to grow into the future. So what are you trading? Use this calculator to see how much what you plan to spend today will be worth in the future. Then decide whether it's worth the trade off! It's up to you. Freedom Calculator | How much freedom (time) am I trading for this? When I was working towards financial independence I calculated that every \$100 I was saving I was buying at least 3 days of freedom in the future. This made saving easy. Where things weren't worth 3 days of freedom! I've designed this calculator so anytime you want to buy something you can determine whether it's worth trading your time and freedom! Survey ROI Calculator | Calculate Best Point to Time Ratio For Surveys When taking surveys, you need to stick to the ones that will give you the best reward for your time spent taking them. I've designed this calculator so you can easily compare survey platforms and the estimated time spent to complete a survey with the payout value. When you're working with options margins, there's plenty of potential for both risk and reward, and you'll need to make some informed decisions before you execute contracts. That's where options margins calculators come in. These highly specialized tools can calculate the possible outcomes of several investing scenarios at once, creating a clearer picture for you of the ways your investment might play out. You stand to make large profits from lucrative deals financed partially through your margin account, but, at the same time, you're required to maintain the minimum balance in each margin account. However, similarly to all investments, some options contracts will also result in a loss - profit isn't guaranteed. Maintaining your required balance becomes more complicated as you purchase more stocks and initiate more options because different shares have different required margins. Before making any decisions, it's essential to understand how purchasing an options contract will impact your margin account. The minimum required margin can change because of two distinct circumstances: entrance into new options contracts and changes to the price of stocks that you already own. It's best practice to use the options calculator that the brokerage you trade with provides. This tool will have the correct fees the brokerage adds to the minimum margin, and it'll allow you to process scenarios that include the stocks you can actually (or already) own. ETrade, Fidelity and TD Ameritrade are a few brokerages that have options margin calculators. If you don't utilize these brokerages, keep in mind that the full versions of the tools are typically only available to customers. To understand how a proposed trade will impact your margin account, you need to know the stocks you'll include in the trade, along with relevant details - such as the number of shares involved and the premium amount - of the potential options contracts you might enter. To understand how a potential price change will impact your margin account, you need to identify the predicted price change. In both circumstances, the results of the scenarios are displayed in two tables after you plug your details into the calculator. The first table displays the name, price, quantity and position value of the stock in one set of columns. Then, the margin requirements are displayed in another set of columns. One column shows whether the margin for that particular stock is a percentage or a flat dollar amount. Next, the table calculates the dollar amount needed to meet the margin requirement for the stock in the scenario. Finally, the table displays the change between the existing margin requirement and the hypothetical one. Most options margin calculators have another table that displays the most significant set of information. The second table displays the actual margin buying power, non-margin buying power and margin debt. Another column displays the changes to each number that would result from the hypothetical trading scenario. Margin buying power represents all the money in your brokerage account. Non-margin buying power is money outside of the margin account that you've also deposited to fund the purchase. Margin debt is the amount of money you've already borrowed against your margin account. Common margin calculators allow you to process up to five potential situations in one calculation. You'll use the data to see if you have enough in your margin account to cover the required minimum for executing new options contracts. These calculators also show you whether there are enough funds in your margin account to finance a proposed trade. Finally, options margin calculators display the true dollar impact of entering into new contracts. These powerful tools help you reliably forecast expected changes in your margin account to help you keep yourself earning and investing wisely. Photo Courtesy: blackCAT/Getty Images Starting a new loan is a very big decision. Comparing interest rates and deciding if monthly payments are affordable can make your head spin, but there are valuable resources that can help. A personal loan calculator is a (usually) free tool that allows a customer to compare details of loans. You don't have to speak to a loan officer or to any specific company to use a loan calculator. Best of all, there's no credit check involved, and you don't have to sign up for anyone's email list. In fact, these tools are perfect for comparing the basic facts of prospective loans to determine which one is a good fit. A personal loan calculator is an online tool that gives consumers better insight before they decide on the right loan option. These calculators perform specific equations to calculate the interest of a loan, determine monthly payments, and estimate how long it will take to pay off a loan. Although they're similar to mortgage loan calculators, personal loan calculators focus on details more relevant to personal loans. Photo Courtesy: ljubaphotos/Getty Images While some calculators are more sophisticated than others, all personal loan calculators help a person figure out what the monthly payment of a loan will be. Since these calculators bring interest into the equation, they are also helpful in understanding the complete cost of a loan, which is always higher than the principal amount. While different loan calculators have different features, most of them have the same basic calculations available. A user can enter the principal amount, interest rate, and term of the loan. (The principal amount is the amount of money being borrowed. The interest rate is the percentage at which interest will be paid on the loan, and the term is the length of time it will take to pay off the loan.) Photo Courtesy: urbazon/E+/Getty Images To ensure that the interest rate is accurate, it is important to make sure that the calculator accounts for the right type of interest. Some personal loans use simple interest, and others use compound interest. A simple interest rate means that you are charged interest only on the principal amount. Compound interest is more similar to the way interest accrues on a credit card - that is, any unpaid amount is added to the principal balance, and the next month's interest is calculated on that combined amount. While the information in a personal loan calculator is often relatively accurate, it's important to realize that actual monthly payments may be a little higher than what the calculator comes up with. Some companies have other fees, such as loan origination fees, that will be factored into the price of the loan. Your loan officer or customer service representative can tell you if any fees will be applied to the loan you are interested in. Regardless of fees, a personal loan calculator is a great starting point for a consumer to take control of deciding which loan is right for you. Numbers don't lie. Some of the more complex calculators offer greater calculations and allow you to toggle the term and payment amount. These features are great for someone who is not quite sure what terms they want, or for someone looking to forecast a variety of options. Photo Courtesy: PixelsEffect/Getty Images Sometimes, borrowers make the mistake of believing that a loan only costs as much as the amount they borrow. In reality, interest is an additional cost that must be considered. Compared to other common loans, personal loans have high interest rates. Even if the loan term only has a few years, interest rates can leave you paying significantly more than the amount you have borrowed. With any loan, a portion of your monthly payment always goes towards interest, and a portion of it goes towards reducing the principal amount. According to Bankrate, two of the top three reasons for getting personal loans are to consolidate debt and to finance home improvements. Debt consolidation usually means paying off credit card debt. People often believe that getting a personal loan, with a 5% or 6% rate, is better than slowly paying off a huge credit card debt with an interest rate of 25% or 26%. Debt consolidation is also an attractive option because paying the minimum balance on multiple credit cards each month can become burdensome. A personal loan calculator allows a person to compare the costs of paying off the credit card with the cost of consolidating debt with a personal loan. Since credit cards have indefinite terms and personal loans have set terms, it's important to crunch the numbers to see which option is truly cheaper. Sometimes, the interest associated with a personal loan makes it far more expensive than paying off credit cards. On the other hand, a person who is considering a personal loan to pay for a home improvement project may be willing to pay a higher interest rate because of the value the renovations will add to their home. It may not be feasible to finance long-term home improvement projects on a credit card, but paying off a personal loan, even if the interest adds a few hundred (or thousand) dollars to the final price, may be a more workable option for some. Of course, everyone's financial situation is different - and that's why personal loan calculators are so important. Borrowers have less legal protection in the personal loan process than they do with other types of loans, like mortgages. People often get personal loans when they are in a tough spot financially, and there are, unfortunately, predatory lenders who take advantage of this fact. Each state has usury laws to protect consumers from predatory lenders, but lenders often legally originate loans in states that have the most lenient usury laws. In other words, they find a loophole to charge the highest interest rates possible. Photo Courtesy: 10,000 Hours/Getty Images A borrower who has a thorough understanding of the true cost of a personal loan can protect themselves from paying exorbitant interest over the life of the loan. Calculators give borrowers the tools they need to make the best decision for their circumstances. Some of the most highly recommended online personal loan calculators, include: BankRate NerdWallet Smart Asset Discover Remember: Taking out a personal loan, for whatever reason, is a big decision. Be sure to use a quality personal loan calculator to give you an edge when it comes to managing your finances.

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