

Assist.

Financial Calculators

About Our Financial Calculators.

Helping members with their financial planning should be a key function of every credit union's website. At Technology Solutions, we provide you with the tools to do just that. We offer a wide variety of calculators for your website to help your members plan budgeting, buying, lending, retirement and more.

Benefits of Financial Calculators.

Your members can make the right financial choices if they have the right tools to help make them. Here are just a few examples of what they can do with calculators from Technology Solutions:

- Calculate how long it will take to pay off their loan or save for that new car, and much more!
- Determine which option is better for them financially when looking for a new vehicle—buying or leasing. They can do this easily with the “Buy or Lease?” calculator.
- Discover how long it will take to pay off their credit card balance with different monthly payments.
- Learn how long it will take to reach a savings goal or how much they will have saved when they retire.

Buy or Lease?																																					
Purchase price: \$20,000.00	Down payment: \$1,000.00																																				
Sales tax rate: 6.00%	Investment rate of return: 8.00%																																				
<table border="1"> <thead> <tr> <th>Loan payment is \$410 per month</th> <th>Lease payment is \$420 per month</th> </tr> </thead> <tbody> <tr> <td>Loan term in months: 60</td> <td>Lease term in months: 24</td> </tr> <tr> <td>Interest rate: 8.00%</td> <td>Interest rate: 8.00%</td> </tr> <tr> <td>Other fees: \$0.00</td> <td>Other fees: \$100.00</td> </tr> <tr> <td>Annual depreciation: 20%</td> <td>Residual percent: 60%</td> </tr> <tr> <td></td> <td>Security deposit: \$500.00</td> </tr> <tr> <td colspan="2"> <table border="1"> <thead> <tr> <th>Buy</th> <th>Lease</th> </tr> </thead> <tbody> <tr> <td>Downpayment + loan payments +</td> <td>Total up front costs +</td> </tr> <tr> <td> Lost interest +</td> <td> Total lease payments +</td> </tr> <tr> <td> Outstanding loan balance +</td> <td> Lost interest lease option +</td> </tr> <tr> <td> Market value of vehicle -</td> <td></td> </tr> <tr> <td>Net cost of buying =</td> <td>Net cost of lease =</td> </tr> <tr> <td>\$10,830.00</td> <td>\$1,100.00</td> </tr> <tr> <td>\$144.48</td> <td>\$10,089.28</td> </tr> <tr> <td>\$13,070.54</td> <td>\$266.24</td> </tr> <tr> <td>\$12,800.00</td> <td></td> </tr> <tr> <td>\$11,245.02</td> <td>\$11,455.52</td> </tr> </tbody> </table> </td> </tr> </tbody> </table>		Loan payment is \$410 per month	Lease payment is \$420 per month	Loan term in months: 60	Lease term in months: 24	Interest rate: 8.00%	Interest rate: 8.00%	Other fees: \$0.00	Other fees: \$100.00	Annual depreciation: 20%	Residual percent: 60%		Security deposit: \$500.00	<table border="1"> <thead> <tr> <th>Buy</th> <th>Lease</th> </tr> </thead> <tbody> <tr> <td>Downpayment + loan payments +</td> <td>Total up front costs +</td> </tr> <tr> <td> Lost interest +</td> <td> Total lease payments +</td> </tr> <tr> <td> Outstanding loan balance +</td> <td> Lost interest lease option +</td> </tr> <tr> <td> Market value of vehicle -</td> <td></td> </tr> <tr> <td>Net cost of buying =</td> <td>Net cost of lease =</td> </tr> <tr> <td>\$10,830.00</td> <td>\$1,100.00</td> </tr> <tr> <td>\$144.48</td> <td>\$10,089.28</td> </tr> <tr> <td>\$13,070.54</td> <td>\$266.24</td> </tr> <tr> <td>\$12,800.00</td> <td></td> </tr> <tr> <td>\$11,245.02</td> <td>\$11,455.52</td> </tr> </tbody> </table>		Buy	Lease	Downpayment + loan payments +	Total up front costs +	Lost interest +	Total lease payments +	Outstanding loan balance +	Lost interest lease option +	Market value of vehicle -		Net cost of buying =	Net cost of lease =	\$10,830.00	\$1,100.00	\$144.48	\$10,089.28	\$13,070.54	\$266.24	\$12,800.00		\$11,245.02	\$11,455.52
Loan payment is \$410 per month	Lease payment is \$420 per month																																				
Loan term in months: 60	Lease term in months: 24																																				
Interest rate: 8.00%	Interest rate: 8.00%																																				
Other fees: \$0.00	Other fees: \$100.00																																				
Annual depreciation: 20%	Residual percent: 60%																																				
	Security deposit: \$500.00																																				
<table border="1"> <thead> <tr> <th>Buy</th> <th>Lease</th> </tr> </thead> <tbody> <tr> <td>Downpayment + loan payments +</td> <td>Total up front costs +</td> </tr> <tr> <td> Lost interest +</td> <td> Total lease payments +</td> </tr> <tr> <td> Outstanding loan balance +</td> <td> Lost interest lease option +</td> </tr> <tr> <td> Market value of vehicle -</td> <td></td> </tr> <tr> <td>Net cost of buying =</td> <td>Net cost of lease =</td> </tr> <tr> <td>\$10,830.00</td> <td>\$1,100.00</td> </tr> <tr> <td>\$144.48</td> <td>\$10,089.28</td> </tr> <tr> <td>\$13,070.54</td> <td>\$266.24</td> </tr> <tr> <td>\$12,800.00</td> <td></td> </tr> <tr> <td>\$11,245.02</td> <td>\$11,455.52</td> </tr> </tbody> </table>		Buy	Lease	Downpayment + loan payments +	Total up front costs +	Lost interest +	Total lease payments +	Outstanding loan balance +	Lost interest lease option +	Market value of vehicle -		Net cost of buying =	Net cost of lease =	\$10,830.00	\$1,100.00	\$144.48	\$10,089.28	\$13,070.54	\$266.24	\$12,800.00		\$11,245.02	\$11,455.52														
Buy	Lease																																				
Downpayment + loan payments +	Total up front costs +																																				
Lost interest +	Total lease payments +																																				
Outstanding loan balance +	Lost interest lease option +																																				
Market value of vehicle -																																					
Net cost of buying =	Net cost of lease =																																				
\$10,830.00	\$1,100.00																																				
\$144.48	\$10,089.28																																				
\$13,070.54	\$266.24																																				
\$12,800.00																																					
\$11,245.02	\$11,455.52																																				

Buy or Lease Calculator

Getting Answers.

Whatever your members need to calculate, with the variety of calculators that we offer, you can help them make their financial decisions quickly and easily! Plus, many of our calculators come with a list of definitions, so your members can learn even more about their financial choices.



Financial Calculators.

Features.

Like your credit union, your members are unique, so you choose the calculators that will work best for you and your members. We offer the following options:

- **Packages** – Choose a preset package of 15, 25, or 50 calculators for the best deal.
- **Financial Resource CenterSM** – Use the set of 15 advanced calculators that come with Financial Resource Center.
- **Individual** – License custom sets of calculators, with as few as one or more than 100.
- **Customization** – In addition to other customization options, we can make the calculators look like your site.

Specifications for Preset Calculator Packages.

Category	Calculator	Description	Calculators		
			15	25	50
Auto	Auto Loan Early Payoff	Find out how much interest you can save by increasing your monthly auto loan payment.			■
	Auto Loan vs. Home Equity Loan	Lower interest rates and a tax deduction are good reasons to take a look at a home equity loan to finance your next automobile purchase.		■	■
	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.	■	■	■
	Lease vs. Buy	Find out if you should lease or finance your next automobile.	■	■	■
Business	Business Valuation	Enter your cash flow information, your cost of capital and your growth rate to determine your business NPV valuation.		■	■
	Cash Flow Calculator	Helps determine the cash flow generated by your business.		■	■
	Financial Ratios	Helps you zero in on areas of your business (such as solvency, liquidity, operational efficiency and profitability) that may need attention.	■	■	■
	Working Capital Needs	Assists you in determining your working capital needs for the next year.			■
Credit/Debit Cards	Accelerated Debt Payoff	Shows you how to accelerate your debt payoff.		■	■
	Credit Card Payoff	See what it will take to pay off your credit card balance and what you can change to meet your repayment goals.	■	■	■
	Personal Debt Consolidation	Helps determine if debt consolidation is right for you.	■	■	■
Investment	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 Loan	Helps illustrate the effect of using a loan to purchase an investment or appreciable asset.		■	■
	Investment Returns	Helps you see how inflation, taxes and your time horizon can impact your bottom line.	■	■	■
Loan	Alternative Payment Frequencies	Determine your payment or loan amount for different payment frequencies including weekly, bi-weekly, monthly, quarterly or annually.		■	■
	Amortizing Loan Calculator	Enter your desired payment and calculate your loan amount, or enter in the loan amount and calculate your monthly payment.	■	■	■
	Enhanced Loan Calculator	Use the slider controls to change your monthly payment, loan amount, interest rate or term.			■
	Line of Credit Payoff	See what it will take to pay off your line of credit and what you can change to meet your repayment goals.			■

Specifications for Preset Calculator Packages. (continued)

Category	Calculator	Description	Calculators		
			15	25	50
Loan (continued)	Loan & Credit Line Payments	Helps determine your loan or line payment.			■
	Loan Comparison Calculator	Sort through the monthly payments, fees and other costs associated with comparing loan options.	■	■	■
Mortgage	Adjustable Rate Mortgage Payments	Determine your adjustable rate mortgage payments.			■
	Mortgage 15 vs. 30	Helps you decide if a 15-year or 30-year mortgage is better for you.			■
	Mortgage Calculator	Determine your monthly payment and amortization schedule.			■
	Mortgage Payoff	Save thousands of dollars in interest by increasing your monthly mortgage payment.	■	■	■
	Mortgage Qualifier	Find out if you can afford your dream home.			■
	Mortgage Tax Savings Calculator	Determine how much your mortgage could save you in income taxes.		■	■
	Refinance Breakeven	Find out if you should refinance your mortgage.	■	■	■
Personal Finance	Checkbook Balancer	Balance your checkbook quickly and easily.			■
	Disability Calculator	Determine your disability insurance needs.			■
	Home Budget Analyzer	Analyze your budget, see where your money goes and find out where you can improve.	■	■	■
	Life Insurance Calculator	Find out how much life insurance you need.			■
	Net Worth Calculator	Determine your net worth and estimate how your net worth could change over the next ten years.		■	■
Retirement	401(k) Savings Calculator	See why a 401(k) is a retirement savings plan you can not afford to pass up.			■
	How important is Social Security?	Determine how losing this important retirement asset could affect you.			■
	Retirement Income Calculator	Determine how much monthly income your retirement savings may provide you.	■	■	■
	Retirement Planner	Determine if your retirement plan is on track and learn how to keep it there.			■
	Retirement Shortfall Calculator	Helps you determine your projected short fall or surplus at retirement.			■
	Roth IRA Transfer	Shows the advantage, if any, of rolling over your IRA to a Roth.			■
	Roth vs. Traditional IRA	Which is better: a Roth IRA or a Traditional IRA?		■	■
Savings	College Savings Plan	Develop or fine tune your education savings plan.		■	■
	Compound Interest	This calculator demonstrates how compounding can affect your savings.			■
	Cool Million	Find out when your savings plan will make you a millionaire!			■
	Emergency Savings Calculator	Determine how much emergency savings you need and how you can begin saving toward this goal.			■
	Lunch Savings Calculator	See how a simple change such as bringing a bagged lunch to work can really add up.			■
	Savings Calculator	Find out how consistent investments over a number of years can be an effective strategy to accumulate wealth.	■	■	■
	Savings Goals	Helps you find out what it will take to reach your savings goal.	■	■	■
	Savings, Taxes and Inflation	Determine how much your savings will be worth with inflation and taxes in mind.			■
Taxes	Marginal Tax Calculator	Helps determine your marginal and effective tax rates for the year by sorting through the tax brackets and filing options to calculate your tax liability.			■
	U.S. 1040 Tax Estimator	Helps determine your tax bill for the year based on filing Form 1040	■	■	■
	U.S. 1040EZ Tax Estimator	Helps determine your tax bill for the year based on filing Form 1040EZ			■

Additional Calculators.

License these calculators individually — or create your own calculator package!

Category	Calculator	Description
Business	Amortizing Loan Calculator	Enter your desired payment and calculate your loan amount, or enter in the loan amount and calculate your monthly payment.
	Buy vs. Lease	Find out if you should you lease or finance your capital equipment.
	Consolidate Debt	See the effects of consolidating your credit cards, credit lines and installment debt to one simple consolidated loan.
	Credit Assessment	Assess your credit and determine what it means to you.
	Inventory Analysis	Determine how much inventory you should hold and efficient timing of your inventory orders.
	Sales Volume Breakeven Analysis	Find out how many and at what price you must sell your product to make a profit.
Credit/Debit Cards	Consolidation Loan Investment Calculator	See the results of paying off your debt and investing your payment savings.
	Credit Card Optimizer	Helps you determine the best distribution of your credit card debt.
	How Much Do You Owe?	Use this calculator as a starting point for your debt management plan.
	Roll Down Your Credit Card debt!	Applies two simple principles to paying off your credit card debt.
Investment	Annual Stock Option Grants	Project how much a series of annual stock option grants could be worth to you.
	Stock Option Calculator	Determine the value of your stock options for the next 1 - 25 years.
Loan	Debt Consolidator	See the effects of consolidating your credit cards, auto, boat and educational loans.
	Existing Loan Calculator	Analyze one of your existing loans and calculate your balance based on the number of remaining monthly payments.
	Line of Credit	Determine how big a line of credit you can receive based on the value of your home.
	Loan & Credit Line Tax Savings	Helps determine your tax savings on loans or credit lines with tax deductible interest payments.
Mortgage	Bi-weekly Payment Calculator	Compare a typical monthly payment schedule to an accelerated bi-weekly payment.
	Mortgage APR Calculator	Determine the APR of your mortgage
	Mortgage Points	Find out if you should you buy points.
	Refinance Interest Savings	See how much interest you can save if you refinance your mortgage.
	Rent vs. Buy	Determine if you should buy a home or continue to rent.
Personal Finance	Credit Assessment	Assess your credit and determine what it means to you.

Additional Calculators. (continued)

Category	Calculator	Description
Retirement	403(b) Savings Calculator	If you are an employee of a non-profit tax-exempt organization a 403(b) can be one of your best tools for creating a secure retirement.
	72T Calculator	Determine your allowable 72T Distribution and how it can help fund your early retirement. <i>(IRS Rule 72T allows for penalty free early withdrawals from retirement accounts.)</i>
	Beneficiary Required Minimum Distributions	Determine your Required Minimum Distributions as a beneficiary of a retirement account.
	Regular IRA Calculator	Find out how contributing to a regular IRA can help you in your retirement.
	Required Minimum Distributions	Determine your Required Minimum Distributions as an owner of a retirement account.
	Retirement Pension Planner	Plan your retirement with a company pension, find out if you are on track, and learn how to stay there.
	Roth IRA Calculator	Compare the Roth IRA to an ordinary taxable investment.
	Social Security	Estimate how much you might receive in Social Security.
	Variable Annuity Calculator	Find out how deferring taxes through a variable annuity can help you save for retirement.
Savings	Benefit of Spending Less	See how much your budget reductions may be worth.
	Certificate of Deposit	Use this calculator to find out how much interest you can earn on a Certificate of Deposit (CD).

About Us.

CU Solutions Group

CU Solutions Group helps its customers serve, grow and build financial strength by offering solutions that manage strategies pertaining to technology, marketing, membership enhancements and performance management.

Technology Solutions

Technology Solutions is a full-service technology company with solid expertise in Web, mass media, digital, data, programming and more. We help our clients leverage these tools to provide them with unparalleled access to all the resources they need to grow their organization from one source—Technology Solutions.

We are an SAS 70 certified and credit union-owned company that has been serving hundreds of credit unions and credit union organizations nationwide, and their technology needs, since 1996. We worked with our auditing firm to achieve SAS 70 Certification as a result of our commitment to the needs of our clients and efforts to manage our systems securely and effectively.

Technology Solutions offers:

- Web Design & Development
- Financial Education Content
- Automated Applications
- Member Communication Tools

For more information:

To learn more about Technology Solutions and our quality products and services, please:

- Visit www.cusolutionsgroup.com
- Call your Business Consultant at 800.262.6285
- E-mail info@cusolutionsgroup.com