

For: PILL Method Client

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Summary of Debts

Name	Balance	Rate	Payment
Mortgage Debt (2)	\$243,013.34	3.72 %	\$1,683.60
Loans (3)	\$97,496.06	5.36 %	\$1,934.98
Credit Cards (2)	\$47,107.26	21.27 %	\$1,306.18
Total	\$387,616.66	6.26 %	\$4,924.76

Discretionary Income Analysis

Description	Amount	% of Income
Base Monthly Income	\$9,900.00	100.0 %
Monthly Debt Payments	\$4,924.76	49.7 %
Other Monthly Expenses	\$4,475.24	45.2 %
Monthly Discretionary Income	\$500.00	5.1 %

Having debt is no walk in the park!

This month you'll pay **over \$2,000 in interest alone**. That's **45 %** of your monthly payment **...gone!**

You'll spend **\$1.81** for every **\$1** you pay down in principal on your debt this month.

On average over the next **35.4 years** your bank's plan will cost you **more than \$550 per month** in interest.

It will be **April 2028** (9.3 years from now) before you have paid off **half** of your debt and you will still owe **over \$193,000**.

What The PILL Method can do for you

Your Bank's Plan	vs	The PILL Method	=	You Save
Total Debt Payments				
\$634,824 <i>That's 64 % more than your current outstanding balance of \$387,617!</i>	vs	\$457,762 <i>This is the total amount you will pay to completely eliminate all of your listed debts.</i>	=	\$177,061 <i>That's a BIG TIP for the bank! Let's make it 87 payments of \$2,035.</i>
Total Interest Payments				
\$247,207 <i>That's 2.1 years worth of your entire income of \$9,900/month just to cover the interest!</i>	vs	\$70,146 <i>You would need an interest rate of 1.14 % to pay this little interest on a new 30-year loan!</i>	=	\$177,061 <i>Save 72 % in interest or 18 months worth of your entire income!</i>
Projected Payoff				
35.4 years <i>With 425 payments to go you'll still be making payments in the year 2054!</i>	vs	7.3 years <i>You'll be debt-free by March 2026 after only 87 payments.</i>	=	28.2 years <i>What could you do with 338 months with NO monthly debt payments?</i>
Wealth Accumulation				
\$0 <i>You'll be making debt payments for the next 35 years instead of building wealth.</i>	vs	\$2,093,626 <i>With The PILL Method, we'll use your 28.2 years saved to start building wealth!</i>	=	\$2,093,626 <i>This is your savings with a 1 % return. Imagine your savings at higher rates!</i>

Why wait? Start saving today!

By getting started today you can save **over \$177,000** in interest payments over the next 7.3 years.

By saving **28.2 years** of debt payments you could build **more than \$2,093,000** in wealth over that same time period!

Each month you delay getting started will cost you **\$2,035** on average over the next 7.3 years! **Don't wait! Start now!**

Debt-Free In	Debt-Free By	Years Saved	Total Savings	Avg. Savings/Mo
7.3 years	Mar-2026	28.2	\$177,061	\$2,035

Amortization and Wealth Accumulation Schedule

Year	Balance As Scheduled	Balance with The PILL Method
today	(\$387,616.66)	(\$393,611.66)
1 (2019)	(\$357,407.58)	(\$351,049.53)
2 (2020)	(\$326,680.33)	(\$304,326.10)
3 (2021)	(\$295,291.73)	(\$253,872.07)
4 (2022)	(\$263,104.43)	(\$197,797.27)
5 (2023)	(\$240,373.32)	(\$136,043.86)
6 (2024)	(\$227,600.67)	(\$82,634.59)
7 (2025)	(\$215,969.14)	(\$11,252.41)
8 (2026)	(\$206,340.52)	\$48,448.76
9 (2027)	(\$196,802.44)	\$113,614.71
10 (2028)	(\$187,317.49)	\$179,435.31
11 (2029)	(\$177,852.08)	\$245,917.14
12 (2030)	(\$168,375.91)	\$313,066.84
13 (2031)	(\$158,861.56)	\$380,891.13
14 (2032)	(\$149,284.18)	\$449,396.78
15 (2033)	(\$139,621.13)	\$518,590.64
16 (2034)	(\$129,851.70)	\$588,479.61
17 (2035)	(\$119,015.12)	\$659,070.68
18 (2036)	(\$105,021.68)	\$730,370.91
19 (2037)	(\$90,548.94)	\$802,387.42
20 (2038)	(\$75,555.98)	\$875,127.41
21 (2039)	(\$60,000.80)	\$948,598.13
22 (2040)	(\$43,839.96)	\$1,022,806.94
23 (2041)	(\$28,274.35)	\$1,097,761.25
24 (2042)	(\$21,636.11)	\$1,173,468.55
25 (2043)	(\$14,525.32)	\$1,249,936.40
26 (2044)	(\$6,896.82)	\$1,327,172.45
27 (2045)	(\$1,539.45)	\$1,405,184.40
28 (2046)	(\$1,356.32)	\$1,483,980.06
35.4 (May 2054)	\$0.00	\$2,093,625.94

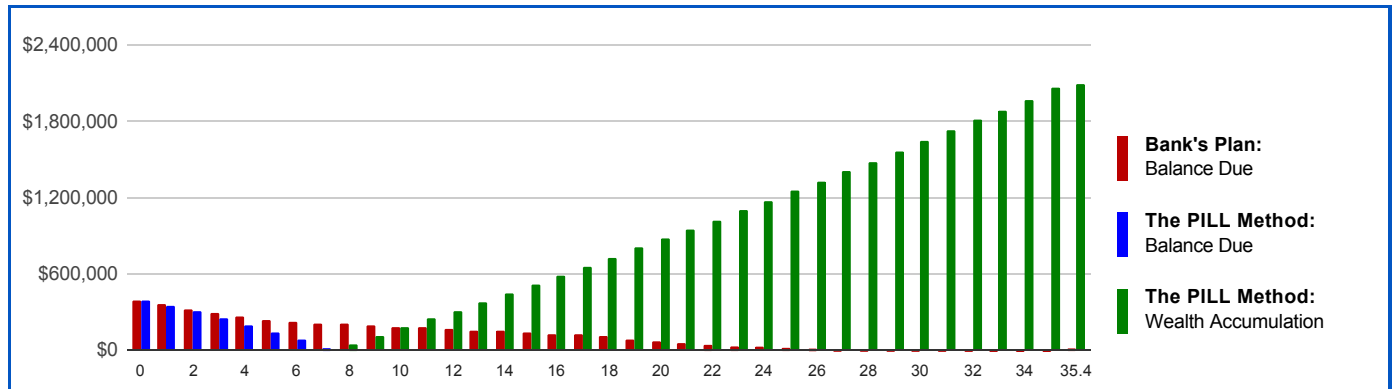
Debts to be Paid Off

Name	Balance	Rate	Payment
1st Mortgage	\$186,600.50	2.50 %	\$1,319.17
HELOC	\$56,412.84	7.75 %	\$364.43
Car Loan	\$56,346.41	6.25 %	\$1,212.06
Cap One Venture	\$25,601.79	25.15 %	\$792.63
Car Loan 2	\$23,860.54	4.24 %	\$475.46
Navy Fed	\$21,505.47	16.65 %	\$513.55
401k	\$17,289.11	4.00 %	\$247.46
Total	\$387,616.66	6.26 %	\$4,924.76

“Those who don't understand interest are doomed to pay it...”

...Those who do are destined to earn it.”

- Author Unknown



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