



**Do you feel hopelessly in debt?** If so, then you are not alone. In the United States, consumer debt (which does not include mortgage debt) currently exceeds 2.4 Trillion Dollars, double what it was just 10 years ago. This equates to roughly \$8,300 of consumer debt for every person in the US, infant to elderly.

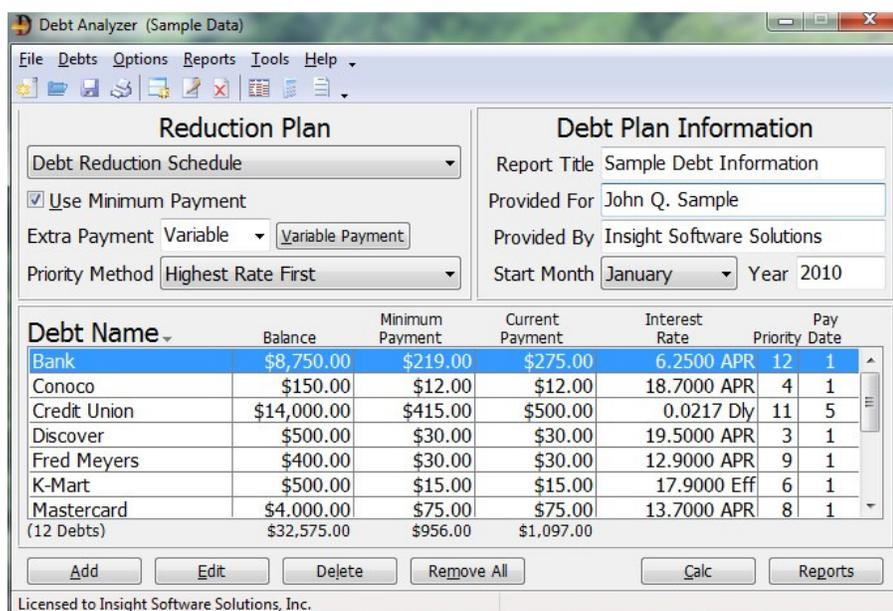
As a result, this year nearly 4,000 people file for bankruptcy each and every day. The need for help is great, so...

**What can you do?** Use the Debt Analyzer to understand your debt situation and create a plan to be debt free.

**Generate your own plan!** Create a professional debt reduction plan applying the same techniques used by banks and credit counselors. And, do it in the comfort and privacy of your own home or office, thanks to the Debt Analyzer.

**Save money!** You save hundreds or thousands of dollars by following your debt plan.

**Design plans for others.** Produce an unlimited number of plans and reports for friends, family or clients.



The screenshot shows the 'Debt Analyzer (Sample Data)' window. It features a menu bar (File, Debts, Options, Reports, Tools, Help) and a toolbar. The main interface is divided into two sections: 'Reduction Plan' and 'Debt Plan Information'.

**Reduction Plan:**

- Debt Reduction Schedule: [Dropdown]
- Use Minimum Payment
- Extra Payment: Variable [Dropdown] Variable Payment [Text]
- Priority Method: Highest Rate First [Dropdown]

**Debt Plan Information:**

- Report Title: Sample Debt Information
- Provided For: John Q. Sample
- Provided By: Insight Software Solutions
- Start Month: January [Dropdown] Year: 2010

**Debt Table:**

Debt Name	Balance	Minimum Payment	Current Payment	Interest Rate	Priority	Pay Date
Bank	\$8,750.00	\$219.00	\$275.00	6.2500 APR	12	1
Conoco	\$150.00	\$12.00	\$12.00	18.7000 APR	4	1
Credit Union	\$14,000.00	\$415.00	\$500.00	0.0217 Dly	11	5
Discover	\$500.00	\$30.00	\$30.00	19.5000 APR	3	1
Fred Meyers	\$400.00	\$30.00	\$30.00	12.9000 APR	9	1
K-Mart	\$500.00	\$15.00	\$15.00	17.9000 Eff	6	1
Mastercard	\$4,000.00	\$75.00	\$75.00	13.7000 APR	8	1
(12 Debts)	\$32,575.00	\$956.00	\$1,097.00			

Buttons: Add, Edit, Delete, Remove All, Calc, Reports

Licensed to Insight Software Solutions, Inc.

Use **Debt Analyzer** to determine the payoff plan that works best for your situation.

Play "what if" with different interest rates, payment schedules, number of payments, extra payments, etc. to determine the most savings.

There are three primary methods supported to help you eliminate debt. These are called the **Debt Reduction Schedule**, **Loan Consolidation** and **Timed Debt Elimination**.

There are two important rules that must be followed to make your plan work for you. They are:

1. Stick to the plan
2. Do not acquire more debt!

If you do not follow these rules your plan will become invalid and will require a new plan to be created.

### Debt Reduction Schedule

Each debt is assigned a priority. Payments are made to each debt, every month. Once the highest priority debt is paid off, the payment that was earmarked for the paid off debt is then applied towards the next highest priority debt. This accelerates the debt repayment. When the debt is paid off, repeat the process with the next highest priority debt, and so on.

Loan acceleration (early payoff of your loans) produces the interest savings.

### Loan Consolidation

Use this option to combine your debts into a single new consumer loan and determine the potential debt savings. The new consolidated loan should have a lower overall interest rate than your combined existing debts. It is the lower interest rate that makes loan consolidation so appealing--it results in lower overall payments and less interest paid on the loan.

### Timed Debt Elimination

This method projects a possible solution for eliminating your debts within a specific time period. For example, determine what you would need to pay monthly to pay off all debts in three years.

## Debt Plans

- Up to 50 debts per debt plan
- Save and retrieve multiple debt plans
- Play "what if" scenarios with debts to see the effect of different rates, extra payments, etc.
- Use minimum payments, current payments and/or accelerated payments
- Enter minimum payments as a percentage of the debt balance

## Debt Reduction Plan

- Prioritize your debts by interest rate, balance, payment, term
- Enter variable extra payments to plan for tax refunds, bonuses, bi-weekly paychecks, etc.

## Loan Consolidation Plan

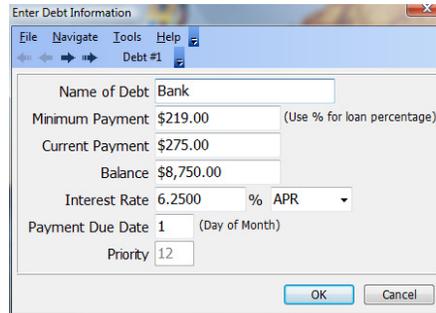
- Select the term of the new loan
- Specify the new payment for the new loan
- Produce amortization schedule for the new loan
- Produce summary report illustrating the money and time saved by consolidating

## Timed Debt Elimination

- Specify when debts are to be paid off

## Budget

- Household budgeting feature with monthly and variable payments
- Optionally apply budget surplus to debt repayment plan



## Reports

- Create reports including elimination schedules, summaries and bar charts
- Generate reports for yourself, friends, family or clients
- Produce loan consolidation schedules, summary and graph reports
- Preview reports before printing
- Add headers and footnotes to reports
- Select fonts for various portions of the reports
- Analyze individual debts with graphical and statistical information
- Summary report illustrating the money and time saved by following the proposed plan
- Money savings (in interest) graph
- Time savings graph
- Calendar report showing days to make payments
- Debt and Budget overview report

## Purchase

**\$29.95**

Purchase online at  
[www.debtanalyzer.com](http://www.debtanalyzer.com)  
or call us at 801-927-5009.

## What Debt Analyzer Users Say

"I just wanted to say THANK YOU for your wonderful program. It has helped me so very much. I am finally able to get a handle on my runaway finances with your help. The program is so easy to use and understand. I have sampled others and no other compares. Thanks again."

-- Joycelyn M.

"Great Software! Now I can act like my own personal financial advisor. Had I not known about Debt Analyzer, I would have spent years and thousands of dollars trying to pay off debts."

- Stephen

"I just can't believe that by spending the same amount of money I spend now to reduce my credit card balances, but spending it in a different way makes such a huge difference! Thank you so much. When I'm debt free in 3 years, your software will be partially responsible."

- Carolyn

"Wonderful program! Debt Analyzer helped me devise a plan to be debt free in 2 years and save thousands in interest charges. Thanks!"

-- Kay G.

## System Requirements

- Pentium or equivalent or greater CPU
- Windows 7, 2008, Vista, 2003, XP, 2000, Me or 98 (64 bit and 32 bit versions)
- 10 MB free hard disk space