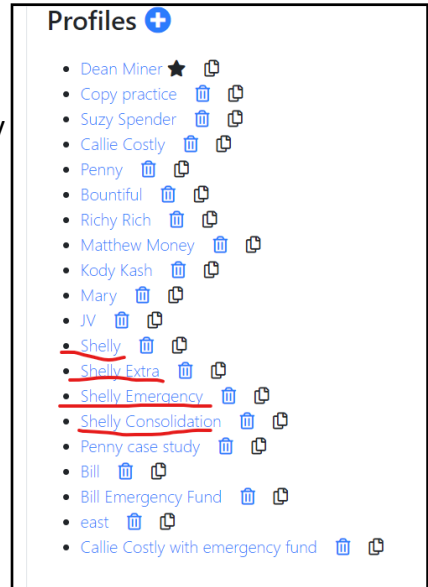


For Facilitators with Multiple Clients

Clone and rename profiles to easily compare client “what if” considerations

After providing a client with their first PowerPay analysis they may immediately have several “what if” questions. What if I have money for extra payments? What if I negotiate a better interest rate? What if I want to include an emergency fund?

Now facilitators can maintain a copy of each iteration and not have to re-enter creditor information. Simply clone, rename and open (or clone, open and then rename) to create a new profile with different considerations while still having the other for comparison.



And, facilitators can place more than one payment calendar on screen at one time to compare details. Especially useful if teaching or facilitating remotely. This example compares an initial entry with one including extra payments and an emergency fund.

Month	Some Credit Card	Another Credit Card	Visa	Hospital One	Honda	Debt Obligation Total	Payment Total
Dec 2021	\$40.00	\$25.00	\$20.00	\$450.00	\$600.00	\$42657.91	\$1135.00
Jan 2022	\$40.00	\$25.00	\$20.00	\$450.00	\$600.00	\$41812.78	\$1135.00
Feb 2022	\$40.00	\$25.00	\$20.00	\$450.00	\$600.00	\$40964.57	\$1135.00
Mar 2022	\$40.00	\$25.00	\$20.00	\$450.00	\$600.00	\$40113.27	\$1135.00
Apr 2022	\$40.00	\$25.00	\$20.00	\$450.00	\$600.00	\$39258.85	\$1135.00
May 2022	\$40.00	\$25.00	\$20.00	\$450.00	\$600.00	\$38401.30	\$1135.00

Month	Some Credit Card	Another Credit Card	Visa	Hospital One	Honda	Emergency Fund Contribution	Debt Obligation Total	Payment Total
Dec 2021	\$85.00	\$25.00	\$20.00	\$450.00	\$600.00	\$0.00	\$42612.91	\$1180.00
Jan 2022	\$85.00	\$25.00	\$20.00	\$450.00	\$600.00	\$0.00	\$41722.03	\$1180.00
Feb 2022	\$62.50	\$25.00	\$20.00	\$450.00	\$600.00	\$22.50	\$40849.81	\$1180.00
Mar 2022	\$62.50	\$25.00	\$20.00	\$450.00	\$600.00	\$22.50	\$39974.10	\$1180.00
Apr 2022	\$62.50	\$25.00	\$20.00	\$450.00	\$600.00	\$22.50	\$39094.86	\$1180.00
May 2022	\$62.50	\$25.00	\$20.00	\$450.00	\$600.00	\$22.50	\$38212.08	\$1180.00

Profiles

Each creditor information page is now identified by profile name. This becomes especially useful when doing multiple profiles for the same client.

POWERPAY
HELPING DEBTORS BECOME SAVERS

PowerPay ▾ Spending Plan ▾ PowerSave ▾ Calculators ▾ Education Ctr. About

Shelly demo for AFCPE

Balance	Payment	% Rate	Payoff Time	Deferr
Some Credit Card balance 2000.00	Some Credit Card payment 40.00	Some Credit Card interest rate 20.000	9 years 1 month Dec 2030	<input type="checkbox"/>
Another Credit Card balance	Another Credit Card payment	Another Credit Card interest rate	2 years 0 months	<input type="checkbox"/>

POWERPAY
HELPING DEBTORS BECOME SAVERS

Payment Calendar

CURRENT PROFILE: Shelly demo for AFCPE ●

GREATEST SAVINGS METHOD: Highest Interest First

USING EMERGENCY FUND: Yes

USING EXTRA PAYMENTS: Yes

Options Comparison

Sequence of Debt Payoff	Time
Highest Interest First	3 yr 9 mo
Calculate as Entered	3 yr 9 mo

Additionally, each payment calendar is tagged with the profile name and the inclusion (or not) of an emergency fund or extra payments.


A drag & drop feature is now included on the creditor information page making it easier to arrange creditors in a custom order for clients interested in the calculate as entered sequence.

Creditor Information Extra Payments Shell

Drag to reorder	Creditor Name	Balance	Payment
	creditor name <input type="text" value="Some Credit Card"/>	Some Credit Card balance <input type="text" value="2000.00"/>	Some Credit <input type="text" value="40.00"/>
	creditor name <input type="text" value="Another Credit Card"/>	Another Credit Card balance <input type="text" value="500.00"/>	Another Cred <input type="text" value="25.00"/>

More Pay Off Calendar Information

The detailed calendar now features columns showing monthly emergency fund contributions and diminishing debt obligation.

Payment Total	Honda 	Emergency Fund Contribution	Debt Obligation Total	Payment Total
\$1180.00	\$600.00	\$0.00	\$42612.91	\$1180.00
\$1180.00	\$600.00	\$0.00	\$41722.03	\$1180.00
\$1180.00	\$600.00	\$22.50	\$40849.81	\$1180.00
\$1180.00	\$600.00	\$22.50	\$39974.10	\$1180.00
\$1180.00	\$600.00	\$22.50	\$39094.86	\$1180.00

Additionally, there are columns for accumulating interest savings and emergency fund monthly growth.

Month	Accumulated Interest Saved	Month	Emergency Fund 
Dec 2021	\$0.00	Dec 2021	\$0.00
Jan 2022	\$0.75	Jan 2022	\$0.00
Feb 2022	\$2.26	Feb 2022	\$22.50
Mar 2022	\$4.17	Mar 2022	\$45.00
Apr 2022	\$6.49	Apr 2022	\$67.50
May 2022	\$9.22	May 2022	\$90.01