Debt Analysis

PREPARED EXCLUSIVELY FOR Jane Smith, CFP

ON BEHALF OF John and Jane Doe

Unique Document ID: 39fd-3aa2



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Welcome

Welcome to your Debt Analysis! Congratulations on taking the next step in paying off your debt, and thank you for choosing Epsilon Metrics to be your mathematical partner.

What's Inside

In this document, you'll find a variety of helpful information about your debt, according to the level of detail you purchased.

Throughout this document, you'll find text boxes like the one below.

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Descriptive Text Box
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A **descriptive text box** is a text box that aims to provide a helpful, intuitive description of a term used later in the document.

Please note that these descriptions are not intended to replace the robust technical definitions used in calculating the values in this document. Readers interested in further details about the terms or mathematical assumptions used in this document are welcome to contact us at **sales@epsilonmetrics.com** with any questions.

Note: As a reminder, the purchase and/or use of this document is governed by our Terms and Conditions at **www.epsilonmetrics.com/terms-and-conditions**.

How It Works

To use this document, follow these four simple steps.



Verify the accuracy of your Debt Details, and review your Debt Summary and Payment Summary.



Review your included metrics with a qualified financial professional; if your advisor recommends a particular total monthly payment that best fits your budget and financial goals, this is your **preferred total payment**.



The optimal way to distribute your preferred total payment among your debts – as fixed payment values – can be found in your Epsilon Payments.



If your advisor so recommends, use your favorite payment method to pay off your debts using these Epsilon Payments.

Your money is now being distributed optimally. Sit back and enjoy maximum savings with minimum effort!

Note: This document's footer contains a progress bar to help you track your progress through these steps.

Debt Details

Verify

Your Debt Details (starting on the next page) organize the information provided about your debts, as processed on **29 Apr 2025**. Please verify that this information is accurate as of this date.

As a reminder, each debt in your Debt Details must be both **predictable** and **independent**.

- Predictable means that the debt's remaining principal, interest rate, minimum payment, outstanding interest (if applicable), forgiveness time (if applicable), and next capitalization time (if applicable) are known in advance.
- Independent means that the information above can be accessed for each debt separately, and that it is possible to direct specific payment values toward each debt individually.

If any information in this section is inaccurate, or if any debt in this section fails to satisfy any of the assumptions above, please contact us immediately at **sales@epsilonmetrics.com** with reference to Unique Document ID **39fd-3aa2** and ignore the rest of this document.

Note: Interest rates in this section are rounded to the nearest thousandth for display purposes only. If you provided interest rates with greater precision, our calculations used those exact values you provided.

Debt A (John's car)

Remaining Principal

\$35,000.00

Outstanding Interest

\$0.00

Minimum Payment

\$773.16

Forgiveness Eligibility

This debt is not eligible for forgiveness.

Annual Interest Rate

This debt has a fixed annual interest rate of 2.900% until payoff.

Debt B (Jane's car)

Remaining Principal

\$25,000.00

Outstanding Interest

\$0.00

Minimum Payment

\$539.65

Forgiveness Eligibility

This debt is not eligible for forgiveness.

Annual Interest Rate

This debt has a fixed annual interest rate of 1.750% until payoff.

Debt C (Mortgage)

Remaining Principal

\$450,000.00

Outstanding Interest

\$0.00

Minimum Payment

\$2,313.63

Forgiveness Eligibility

This debt is not eligible for forgiveness.

Annual Interest Rate

This debt has a fixed annual interest rate of 4.625% until payoff.

Debt D (John's student)

Remaining Principal

\$12,513.24

Outstanding Interest

\$0.00

Minimum Payment

\$155.08

Forgiveness Eligibility

This debt is not eligible for forgiveness.

Annual Interest Rate

This debt has a fixed annual interest rate of 6.800% until payoff.

Debt E (Jane's personal)

Remaining Principal

\$10,223.09

Outstanding Interest

\$0.00

Minimum Payment

\$208.95

Forgiveness Eligibility

This debt is not eligible for forgiveness.

Annual Interest Rate

This debt has a fixed annual interest rate of 8.900% until payoff.

Debt F (Mastercard)

Remaining Principal

20,000.00

Outstanding Interest

\$0.00

Minimum Payment

\$700.00

Forgiveness Eligibility

This debt is not eligible for forgiveness.

Annual Interest Rate

This debt has a fixed annual interest rate of 22.990% until payoff.

Debt Summary

Table 1 (below) is your Debt Summary. Your Debt Summary provides a convenient way to reference some basic information about your debts.

Debt Letter	Debt Nickname	Remaining Principal (\$)	Minimum Payment (\$)	Interest Rate (%)
Α	John's car	35,000.00	773.16	2.900
В	Jane's car	25,000.00	539.65	1.750
С	Mortgage	450,000.00	2,313.63	4.625
D	John's student	12,513.24	155.08	6.800
${f E}$	Jane's personal	10,223.09	208.95	8.900
\mathbf{F}	Mastercard	20,000.00	700.00	22.990
Total		552,736.33	4,690.47	

Table 1: Summary of debt information provided.

2



Payment Summary

Table 2 (on the next page) is your Payment Summary. Your Payment Summary organizes all the monthly payment values used throughout this document. These monthly payment values represent different monthly payment options you might consider.

Standard Total Monthly Payment

1

Your **standard total monthly payment** is typically the sum of your minimum monthly payments.

In exceptional cases, your standard total monthly payment may be higher than this sum.

Scale
The scale of a total monthly payment is the ratio
total monthly payment · 100%. standard total monthly payment

Your standard total monthly payment has a scale of 100%, and all other total monthly payments are scaled in reference to your standard total monthly payment.



	Monthly Pa	Scale (%)	
	Total	Excess	20000 (70)
1	4,690.47	0.00	100
2	4,925.00	234.53	105
3	5,159.52	469.05	110
4	5,394.05	703.58	115
5	5,628.57	938.10	120
6	5,863.09	1,172.62	125
7	6,332.14	1,641.67	135
8	6,801.19	2,110.72	145
9	7,270.23	2,579.76	155
10	7,739.28	3,048.81	165
11	8,208.33	3,517.86	175
12	9,380.94	4,690.47	200
13	10,553.57	5,863.10	225
14	11,726.17	7,035.70	250
15	12,898.81	8,208.34	275
16	14,071.41	9,380.94	300
17	16,416.65	11,726.18	350
18	18,761.88	14,071.41	400
19	21,107.12	16,416.65	450
20	23,452.35	18,761.88	500

Table 2: Monthly payment values used throughout this document.

Savings Metrics

Your Savings Metrics compare the total lifetime cost, total lifetime savings, remaining term, and term reduction for each payment from your Payment Summary. These comparisons provide a basic overview of the performance of various monthly payment values.

Total Lifetime Cost and Total Lifetime Savings

Total Lifetime Cost

Your **total lifetime cost** is the sum of the lifetime costs of all the debts from your Debt Summary, calculated separately for each monthly payment from your Payment Summary.

Maximum Total Lifetime Cost

Your **maximum total lifetime cost** is the sum of the lifetime costs of all the debts from your Debt Summary, applying only minimum payments.

Note: Your maximum total lifetime cost is \$954, 679.

Total Lifetime Savings

Your total lifetime savings is the difference

(maximum total lifetime cost) – (total lifetime cost),

calculated separately for each monthly payment from your Payment Summary.

2

	Monthly Pa	ayment (\$)	Total Lifetime Cost		Total Lifetime Savings
	Total	Excess		(\$)	(\$)
1	4,690.47	0.00	954,679		• 0
2	4,925.00	234.53	877,878		76,801
3	5,159.52	469.05	827,970		126,709
4	5,394.05	703.58	792,600		162,079
5	5,628.57	938.10	766,091		188,588
6	5,863.09	1,172.62	745,424		209,255
7	6,332.14	1,641.67	715,191		239,488
8	6,801.19	2,110.72	694,076		260,603
9	7,270.23	2,579.76	678,369		276,310
10	7,739.28	3,048.81	666,181		288,498
11	8,208.33	3,517.86	656,392		298,287
12	9,380.94	4,690.47	638,321		316,358
13	10,553.57	5,863.10	625,838		328,841
14	11,726.17	7,035.70	616,683		337,996
15	12,898.81	8,208.34	609,683		344,996
16	14,071.41	9,380.94	604,153		350,526
17	16,416.65	11,726.18	595,970		358,709
18	18,761.88	14,071.41	590,164		364,515
19	21,107.12	16,416.65	585,796		368,883
20	23,452.35	18,761.88	582,372		372,307

Table 3: Total lifetime cost and total lifetime savings.

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1-

Payoff Time and Time Savings

Payoff Time

Your **payoff time** is the remaining amount of time required to pay off all the debts from your Debt Summary, calculated separately for each monthly payment from your Payment Summary.

Maximum Payoff Time

Your **maximum payoff time** is the number of months required to pay off all the debts from your Debt Summary, applying only minimum payments.

Your maximum payoff time can be found in the first row of Table 4 (on the next page).

Time Savings

Your time savings is the difference

(maximum payoff time) – (payoff time),

calculated separately for each monthly payment from your Payment Summary.

	Monthly Pa	ayment (\$)		Payof	f Time	Time Savings	
	Total	Excess	(M)	(\mathbf{Y})		(Y)	(M)
1	4,690.47	0.00	360	30.00		0.00	0
2	4,925.00	234.53	297	24.75		5.25	63
3	5,159.52	469.05	254	21.17		8.83	106
4	5,394.05	703.58	223	18.58		11.42	137
5	5,628.57	938.10	199	16.58		13.42	161
6	5,863.09	1,172.62	179	14.92		15.08	181
7	6,332.14	1,641.67	151	12.58		17.42	209
8	6,801.19	2,110.72	130	10.83		19.17	230
9	7,270.23	2,579.76	115	9.58		20.42	245
10	7,739.28	3,048.81	103	8.58		21.42	257
11	8,208.33	3,517.86	94	7.83		22.17	266
12	9,380.94	4,690.47	77	6.42	-	23.58	283
13	10,553.57	5,863.10	66	5.50		24.50	294
14	11,726.17	7,035.70	58	4.83		25.17	302
15	12,898.81	8,208.34	51	4.25		25.75	309
16	14,071.41	9,380.94	49	4.08	-	25.92	311
17	16,416.65	11,726.18	49	4.08		25.92	311
18	18,761.88	14,071.41	49	4.08		25.92	311
19	21,107.12	16,416.65	47	3.92		26.08	313
20	23,452.35	18,761.88	42	3.50		26.50	318

Table 4: Payoff time and time savings, in both months (M) and years (Y).

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Investment Metrics

Your Investment Metrics compare your total lifetime interest paid and your total lifetime investment. This comparison is one measure of the value of the money you invest in debt repayment.

Your Investment Metrics also compare your return on investment (ROI) and rate of return (ROR) for each monthly payment in your Payment Summary. These quantities are useful for comparing your debt repayment with other investment opportunities.

Total Lifetime Interest Paid and Total Lifetime Investment

Total Lifetime Interest Paid

Your total lifetime interest paid is the difference

(lifetime cost) – (remaining principal),

summed over all the debts from your Debt Summary, calculated separately for each monthly payment from your Payment Summary.

Monthly Investment

Your monthly investment is your excess monthly payment, or

2

(monthly payment) – (minimum payment),

summed over all the debts from your Debt Summary, calculated separately for each monthly payment from your Payment Summary.

Total Lifetime Investment

1

Your **total lifetime investment** is the sum of your monthly investments during your payoff time, calculated separately for each monthly payment from your Payment Summary.

	Monthly P	ayment (\$)	Total Lifetir Interest Pa	ne Total Lifetime id Investment
	Total	Excess	(\$)	(\$)
1	4,690.47	0.00	401,943	0
2	4,925.00	234.53	325,142	69,421
3	5,159.52	469.05	275,234	118,670
4	5,394.05	703.58	239,863 I	156,195
5	5,628.57	938.10	213,355	185,744
6	5,863.09	1,172.62	192,688	209,510
7	6,332.14	1,641.67	162,455	246,251
8	6,801.19	2,110.72	141,340	272,202
9	7,270.23	2,579.76	125,632	293,706
10	7,739.28	3,048.81	113,445	310,327
11	8,208.33	3,517.86	103,656	324,578
12	9,380.94	4,690.47	85,584	353,158
13	10,553.57	5,863.10	73,102	372,329
14	11,726.17	7,035.70	63,946	388,189
15	12,898.81	8,208.34	56,946	399,392
16	14,071.41	9,380.94	51,417	408,287
17	16,416.65	11,726.18	43,234	423,388
18	18,761.88	14,071.41	37,427	437,418
19	21,107.12	16,416.65	33,059	448,657
20	23,452.35	18,761.88	29,635	460,093

Table 5: Total lifetime interest paid and total lifetime investment.

3

4

Return on Investment (ROI)

Return on Investment

Your return on investment is the ratio

 $\frac{total \ lifetime \ savings}{total \ lifetime \ investment} \cdot 100\%,$

calculated separately for each monthly payment from your Payment Summary.

3

4



	Monthly Pa	ayment (\$)	F T.	Return on
	Total	Excess	11	(%)
1	4,690.47	0.00	0.0	
2	4,925.00	234.53	110.6	
3	5,159.52	469.05	106.8	
4	5,394.05	703.58	103.8	
5	5,628.57	938.10	101.5	
6	5,863.09	1,172.62	99.9	
7	6,332.14	1,641.67	97.3	
8	6,801.19	2,110.72	95.7	
9	7,270.23	2,579.76	94.1	
10	7,739.28	3,048.81	93.0	
11	8,208.33	3,517.86	91.9	
12	9,380.94	4,690.47	89.6	
13	10,553.57	5,863.10	88.3	
14	11,726.17	7,035.70	87.1	
15	12,898.81	8,208.34	86.4	
16	14,071.41	9,380.94	85.9	
17	16,416.65	11,726.18	84.7	
18	18,761.88	14,071.41	83.3	
19	21,107.12	16,416.65	82.2	
20	23,452.35	18,761.88	80.9	

Table 6: Return on investment (ROI).

4

Rate of Return (ROR)

Average Monthly Rate of Return

Your average monthly rate of return is the ratio

return on investment

payoff time (in months)

calculated separately for each monthly payment from your Payment Summary.

Average Annual Rate of Return

Your average annual rate of return is the ratio

return on investment payoff time (in years)

calculated separately for each monthly payment from your Payment Summary.

	Monthly Payment (\$)		Average Rate of	Return (%)
	Total	Excess	Monthly	Annual
1	4,690.47	0.00	0.00	0.00
2	4,925.00	234.53	0.37	4.47
3	5,159.52	469.05	0.42	5.04
4	5,394.05	703.58	0.47	5.58
5	5,628.57	938.10	0.51	6.12
6	5,863.09	1,172.62	0.56	6.70
7	6,332.14	1,641.67	0.64	7.73
8	6,801.19	2,110.72	0.74	8.84
9	7,270.23	2,579.76	0.82	9.82
10	7,739.28	3,048.81	0.90	10.83
11	8,208.33	3,517.86	0.98	11.73
12	9,380.94	4,690.47	1.16	13.96
13	10,553.57	5,863.10	1.34	16.06
14	11,726.17	7,035.70	1.50	18.01
15	12,898.81	8,208.34	1.69	20.32
16	14,071.41	9,380.94	1.75	21.03
17	16,416.65	11,726.18	1.73	20.75
18	18,761.88	14,071.41	1.70	20.41
19	21,107.12	16,416.65	1.75	20.99
20	23,452.35	18,761.88	1.93	23.12

Table 7: Rate of return (ROR).

4

Equivalent Compound Annual Growth Rate

1

2

Your **equivalent compound annual growth rate** is the year-over-year (that is, compounded), annual growth rate required to achieve absolute growth equal to your total lifetime savings, over the repayment term of your debt, using the same monthly pattern of investment as your repayment, calculated separately for each monthly payment from your Payment Summary.

In other words, if, instead of investing in loan repayment, you invested the same amount of money – with the same monthly pattern – in a fund achieving a fixed, year-over-year growth rate equal to your ECAGR, you would end up gaining exactly as much as you save with loan repayment.

	Monthly Payment (\$)		Equivalent Compound
	Total	Excess	(% / year)
1	4,690.47	0.00	0.0
2	4,925.00	234.53	5.5
3	5,159.52	469.05	6.4
4	5,394.05	703.58	7.1
5	5,628.57	938.10	7.9
6	5,863.09	1,172.62	8.7
7	6,332.14	1,641.67	10.2
8	6,801.19	2,110.72	11.8
9	7,270.23	2,579.76	13.2
10	7,739.28	3,048.81	14.7
11	8,208.33	3,517.86	16.0
12	9,380.94	4,690.47	19.5
13	10,553.57	5,863.10	22.6
14	11,726.17	7,035.70	25.6
15	12,898.81	8,208.34	29.4
16	14,071.41	9,380.94	29.1
17	16,416.65	11,726.18	25.8
18	18,761.88	14,071.41	23.6
19	21,107.12	16,416.65	23.5
20	23,452.35	18,761.88	26.4

Table 8: Equivalent compound annual growth rate (ECAGR).

4

Efficiency Metrics

Your Efficiency Metrics reveal how efficiently each payment from your Payment Summary helps you to repay your debts.

Cost Efficiency

Unavoidable Cost

The **unavoidable cost** of your debts is the lowest possible total cost of all your debts combined. (For debts without forgiveness, this is the sum of all your remaining principals, plus the sum of all your outstanding interests, plus the next month's interest charges.)

Note: Your unavoidable cost is \$555, 122.

For debts without forgiveness, you can think of your unavoidable cost as the total cost you would pay if you won the lottery and paid off all your debts on their next payment.



Your cost efficiency measures what portion of your total lifetime cost is unavoidable. A cost efficiency of 100% means all debts were paid off as cost-effectively as possible, with interest charges avoided as much as possible.

2

	Monthly Payment (\$)			Cost
	Total	Excess	J	(%)
1	4,690.47	0.00	58.2	
2	4,925.00	234.53	63.2	
3	5,159.52	469.05	67.1	
4	5,394.05	703.58	70.0	
5	5,628.57	938.10	72.5	
6	5,863.09	1,172.62	74.5	
7	6,332.14	1,641.67	77.6	
8	6,801.19	2,110.72	80.0	
9	7,270.23	2,579.76	81.8	
10	7,739.28	3,048.81	83.3	
11	8,208.33	3,517.86	84.6	
12	9,380.94	4,690.47	87.0	
13	10,553.57	5,863.10	88.7	
14	11,726.17	7,035.70	90.0	
15	12,898.81	8,208.34	91.1	
16	14,071.41	9,380.94	91.9	
17	16,416.65	11,726.18	93.2	
18	18,761.88	14,071.41	94.1	
19	21,107.12	16,416.65	94.8	
20	23,452.35	18,761.88	95.3	

Table 9: Cost efficiency.

4

Savings Efficiency

Maximum Total Lifetime Savings

The maximum total lifetime savings of your debts is the difference

(maximum total lifetime cost) – (unavoidable cost).

Note: Your maximum total lifetime savings is \$399,557.

For debts without forgiveness, you can think of your maximum total lifetime savings as the total amount of money you would save in interest charges if you won the lottery and paid off all your debts on their next payment.

Savings Efficiency
Your savings efficiency is the ratio
total lifetime savings maximum total lifetime savings · 100%,
calculated separately for each monthly payment from your Payment Summary.

Your savings efficiency measures what portion of your potential savings are realized with each payment from your Payment Summary. A savings efficiency of 100% means all debts were paid off as savings-efficiently as possible, with all possible savings achieved.

	Monthly Pa	ayment (\$)	Savings Efficiency		
	Total	Excess		(%)	
1	4,690.47	0.00	0.0		
2	4,925.00	234.53	19.2		
3	5,159.52	469.05	31.7		
4	5,394.05	703.58	40.6		
5	5,628.57	938.10	47.2		
6	5,863.09	1,172.62	52.4		
7	6,332.14	1,641.67	59.9		
8	6,801.19	2,110.72	65.2		
9	7,270.23	2,579.76	69.2		
10	7,739.28	3,048.81	72.2		
11	8,208.33	3,517.86	74.7		
12	9,380.94	4,690.47	79.2		
13	10,553.57	5,863.10	82.3		
14	11,726.17	7,035.70	84.6		
15	12,898.81	8,208.34	86.3		
16	14,071.41	9,380.94	87.7		
17	16,416.65	11,726.18	89.8		
18	18,761.88	14,071.41	91.2		
19	21,107.12	16,416.65	92.3		
20	23,452.35	18,761.88	93.2		

Table 10: Savings efficiency.

4

Return on Cash Flow (ROCF)

Return on Cash Flow

Your return on cash flow is the ratio

total lifetime savings

lifetime average total monthly payment · 100%,

calculated separately for each monthly payment from your Payment Summary.

Your return on cash flow is a measure of the efficiency of your average monthly payment (that is, average monthly cash flow).

	Monthly Pa	ayment (\$)	Return on Cash Flow (%)		
	Total	Excess			
1	4,690.47	0.00	0		
2	4,925.00	234.53	2,598		
3	5,159.52	469.05	3,887		
4	5,394.05	703.58	4,560		
5	5,628.57	938.10	4,899		
6	5,863.09	1,172.62	5,025		
7	6,332.14	1,641.67	5,056		
8	6,801.19	2,110.72	4,881		
9	7,270.23	2,579.76	4,684		
10	7,739.28	3,048.81	4,461		
11	8,208.33	3,517.86	4,272		
12	9,380.94	4,690.47	3,816		
13	10,553.57	5,863.10	3,468		
14	11,726.17	7,035.70	3,179		
15	12,898.81	8,208.34	2,886		
16	14,071.41	9,380.94	2,843		
17	16,416.65	11,726.18	2,949		
18	18,761.88	14,071.41	3,026		
19	21,107.12	16,416.65	2,960		
20	23,452.35	18,761.88	2,685		

Table 11: Return on cash flow (ROCF).

4

Preferred Total Payment

Now that you've reviewed your included metrics with your advisor, it's time to decide together whether you've identified a preferred total payment.

Custom Financial Metrics

1

If you'd like to see custom financial metrics for your debts before you make a decision about a preferred total payment, please contact us at **sales@epsilonmetrics.com** for more information.



Epsilon Payments

If you and your advisor have decided on a preferred total payment that meets your budget and financial goals, it's time to look up the optimal way to distribute that preferred total payment among your debts. These optimal payment values are your Epsilon Payments.

Note: The debt letters below match the debt letters from Table 1.

	Monthly Payment (\$)		Epsilon Payments				
	Total	Excess					
1	4,690.47	0.00	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	2,313.63
			(\mathbf{D})	155.08	(E) 208.95	(\mathbf{F})	700.00
2	4,925.00	234.53	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	2,548.16
			(\mathbf{D})	155.08	(E) 208.95	(\mathbf{F})	700.00
3	5,159.52	469.05	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	2,782.68
			(\mathbf{D})	155.08	(E) 208.95	(\mathbf{F})	700.00
4	5,394.05	703.58	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	3,017.21
			(\mathbf{D})	155.08	(E) 208.95	(\mathbf{F})	700.00
5	5,628.57	938.10	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	3,251.73

Continued on next page

Table 12: Epsilon Payments.

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	Monthly Pa	Epsilon Payments					
	Total	Excess		by	Debt Letter (\$)	
			(\mathbf{D})	155.08	(E) 208.95	(\mathbf{F})	700.00
6	5,863.09	1,172.62	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	3,486.25
			(\mathbf{D})	155.08	(E) 208.95	(\mathbf{F})	700.00
7	6,332.14	1,641.67	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	3,955.30
			(\mathbf{D})	155.08	(E) 208.95	(\mathbf{F})	700.00
8	6,801.19	2,110.72	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	4,420.98
			(\mathbf{D})	158.45	(E) 208.95	(\mathbf{F})	700.00
9	7,270.23	2,579.76	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	4,874.99
			(\mathbf{D})	173.48	(E) 208.95	(\mathbf{F})	700.00
10	7,739.28	3,048.81	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	5,328.12
			(\mathbf{D})	189.40	(E) 208.95	(\mathbf{F})	700.00
11	8,208.33	3,517.86	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	5,750.75
			(\mathbf{D})	203.10	(E) 208.95	(\mathbf{F})	732.72
12	9,380.94	4,690.47	(\mathbf{A})	773.16	(B) 539.65	(\mathbf{C})	6,774.47

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Table 12: Epsilon Payments.

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	Monthly Pa	ayment (\$)	Epsilon Payments					
	Total	Excess	by Debt Letter (\$)					
			(\mathbf{D})	239.92	(E) 230.44	(F) 8	23.30	
13	10,553.57	5,863.10	(\mathbf{A})	773.16	(B) 539.65	(C) 7,78	83.12	
			(\mathbf{D})	269.64	(E) 258.42	(F) 92	29.58	
14	11,726.17	7,035.70	(\mathbf{A})	773.16	(B) 539.65	(C) 8,8	04.95	
			(\mathbf{D})	304.01	(E) 290.09	(F) 1,0	14.31	
15	12,898.81	8,208.34	(\mathbf{A})	773.16	(B) 539.65	(C) 9,7	95.84	
			(\mathbf{D})	342.89	(E) 324.62	(F) 1,12	22.65	
16	14,071.41	9,380.94	(\mathbf{A})	773.16	(B) 539.65	(C) 10,8	09.48	
			(\mathbf{D})	375.84	(E) 360.06	(F) 1,2	13.22	
17	16,416.65	11,726.18	(\mathbf{A})	773.16	(B) 539.65	(C) 12,7	80.15	
			(\mathbf{D})	441.28	(E) 419.21	(F) 1,4	63.20	
18	18,761.88	14,071.41	(\mathbf{A})	897.68	(B) 539.65	(C) 14,6	96.05	
			(\mathbf{D})	501.12	(E) 485.11	(F) 1 ,64	42.27	
19	21,107.12	16,416.65	(\mathbf{A})	1,016.30	(B) 550.74	(C) 16,6	53.77	

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Table 12: Epsilon Payments.

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Table 12 continued from previous page

1-

2

3

	Monthly Payment (\$)			Epsilon Payments					
	Total	Excess	by Debt Letter (\$)						
			(\mathbf{D})	581.82	(E) 551.89	(\mathbf{F})	1,752.60		
20	23,452.35	18,761.88	(\mathbf{A})	1,137.91	(B) 614.09	(\mathbf{C})	18,424.05		
			(\mathbf{D})	633.71	(E) 608.80	(\mathbf{F})	2,033.79		

Table 12: Epsilon Payments.





Setting Your Payment Values

As the fourth and final step in using this document, it's time to set your payment values with your lender(s), if your advisor so recommends.

Automatic Payments

If you use automatic payments, simply log in to any website(s) provided by your loan servicer(s). Navigate to your monthly payments, then set your payment values to match the Epsilon Payments you looked up.

Other Payment Methods

1

2

3

Otherwise, using your favorite payment method, simply pay toward each debt the amount indicated by the Epsilon Payments you looked up.



FAQs

Do you provide advice on how best to choose my preferred total payment?

No. Our aim is to provide mathematical insight into your debt repayment. For advice concerning your preferred total payment, consult a qualified financial professional.

After receiving this document, how long should I wait before setting my payment values to my Epsilon Payments?

The debt information contained in this document is time-sensitive: the longer you wait to set your payment values to your Epsilon Payments, the less accurately this document will reflect your actual debt.

How do you assume payments are applied?

We assume that payments are applied first to outstanding interest (if applicable), then to interest generated in the current month, then to remaining principal.

How do you assume forgiveness is applied to a forgiveness-eligible debt?

We assume that, after paying the debt's minimum payment (or a higher amount) for the indicated number of payments remaining until forgiveness, the debt's remaining principal and outstanding interest are reduced to zero.

What assumptions do you make about the time value of money?

We assume that the value of money is constant with respect to time.

Do you take into account lender fees?

No. Our calculations take into account only the interest paid on each debt.

Where should I direct any additional questions?

Additional FAQs can be found at **www.epsilonmetrics.com/faq**; please send any remaining questions to **sales@epsilonmetrics.com**.

About Us



Epsilon Metrics specializes in the mathematical analysis of debt repayment, serving as a mathematical consultant to financial professionals. For more information, please visit our website at **www.epsilonmetrics.com**.

Our latest white papers on the topic of debt repayment can always be found at **www.epsilonmetrics.com/white-papers**.