

With easy-to-use TimeValue Financial Calculators from TimeValue Software (TVS) you can instantly enhance your website. User friendly TimeValue Financial Calculators are a marketing tool that will cost-effectively bring your customers back to your site again and again, exposing them to all your services.

Enhance your website with a marketing tool that keeps clients coming back

"They look great! TCalc calculators are so detailed and give so much information. I am confident that they will help my clients."

L. Szydlowski

"I've had TCalcs on my site for over four years now. Your calculators are a great value. They are extremely useful and easy for my customers to use."

S. Koehn

TimeValue Financial Calculators can be up and running in minutes and seamlessly integrate into the exact look and feel of your website.

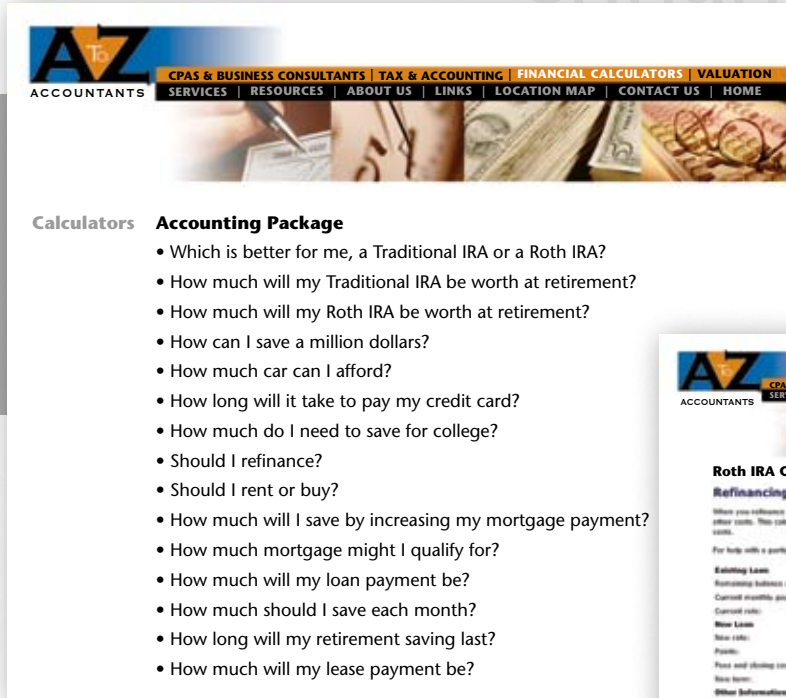
TCalc Gives You All of This and More!

- You host the calculator page on your site
- Your website's style sheets are automatically picked up and additional look & feel can easily be made
- Create custom entry pages for each calculator or use inputs to customize for special highlighted sections of your website

Why Use TCalc Financial Calculators?

Research shows that financial calculators are one of the most popular pages on a website. But, you need more than just a few calculators to keep customers coming back to your site. TimeValue Financial Calculators give you a complete set of calculators that are informative, educational, fun and easy-to-use.

TimeValue Financial Calculators are a tool that helps your customers ask questions that you have the answers for, in areas such as home buying, college savings, retirement planning and more.



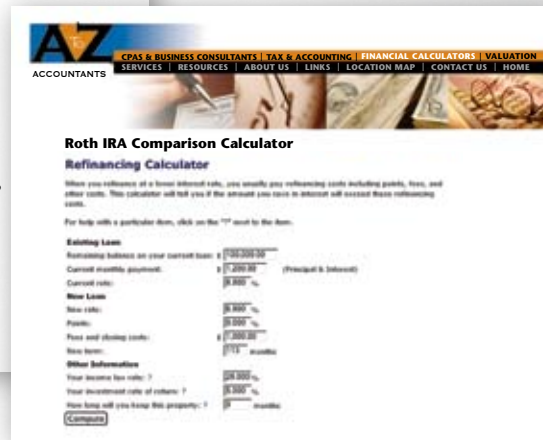
Accountants | CPAS & BUSINESS CONSULTANTS | TAX & ACCOUNTING | FINANCIAL CALCULATORS | VALUATION SERVICES | RESOURCES | ABOUT US | LINKS | LOCATION MAP | CONTACT US | HOME

Calculators Accounting Package

- Which is better for me, a Traditional IRA or a Roth IRA?
- How much will my Traditional IRA be worth at retirement?
- How much will my Roth IRA be worth at retirement?
- How can I save a million dollars?
- How much car can I afford?
- How long will it take to pay my credit card?
- How much do I need to save for college?
- Should I refinance?
- Should I rent or buy?
- How much will I save by increasing my mortgage payment?
- How much mortgage might I qualify for?
- How much will my loan payment be?
- How much should I save each month?
- How long will my retirement saving last?
- How much will my lease payment be?

Create Your Calculator Selection

A comprehensive selection of calculators provides broad applications to your customers. You can individually design your selection by buying one suite, all the suites, or any combination of suites listed below to meet the needs of your customers or choose our special Accounting Package shown at left.



Roth IRA Comparison Calculator
Refinancing Calculator

When you reference at a lower interest rate, you usually pay refinancing costs including points, fees, and other costs. This calculator will tell you if the amount you save in interest will exceed these refinancing costs.

For help with a particular item, click on the "???" next to the item.

Existing Loan	
Remaining balance on your current loan: \$	100,000.00
Current monthly payment: \$	1,200.00 (Principal & Interest)
Current rate: %	6.000%
New Loan	
New rate: %	5.000%
Points: %	0.000%
Fee and closing costs: \$	2,000.00
New term: %	30 years
Other Information	
Your income tax rate: %	28.000%
Your investment rate of return: %	6.000%
How long will you keep the property: %	30 years

Setup is quick and easy with little effort on your part. We send you the script and you cut and paste it into your site.

cost effective

Home Financing Suite

- Should I refinance?
- How much will my fixed rate mortgage payment be?
- How much will my adjustable rate mortgage payments be?
- How much will my payments be for a balloon mortgage?
- Should I rent or buy?
- Which mortgage is better for me?
- How much will I save by increasing my mortgage payment?
- How much mortgage might I qualify for?
- Should I consolidate my loans?
- How much home can I afford?

Personal Financing Suite

- How much car can I afford?
- How long will it take to pay off my credit card?
- How much do I need to save for college?
- How much will I need to save for a major purchase?
- How much can I afford to borrow?
- What is my loan rate?
- How long will it take to pay off my loan?
- How much will my loan payments be?
- Should I consolidate my loans?

Leasing Suite

- How much can I afford to lease?
- What will my lease residual be?
- How much will my lease payments be?
- What is my lease rate?

Investment Suite

- What is the yield on my portfolio?
- How can I save a million dollars?
- What is my investment yield?
- What is my future value worth today?
- What will my investment be worth in the future?
- How much could I save over time?
- What rate would I need to earn on my savings?
- What savings amount should I start with?
- How much should I save each month?

Retirement Suite

- Which is better for me, a Traditional IRA or a Roth IRA?
- How much will my Traditional IRA be worth at retirement?
- How much will my Roth IRA be worth at retirement?
- How long will my retirement savings last?
- What rate do I need to support my retirement?
- How much do I need to fund my retirement?
- How much can I spend each month in retirement?

TVS stands behind our products by providing best-of-class solutions, support by our experienced staff and a one-year money-back guarantee.

You're in Good Company!

Accounting firms of all sizes use TimeValue Financial Calculators. Visit these sites below to see our calculators:

- artishare.com (Artis, Hare & Company, Inc.)
- cpagroup.com (Tipton, Marler, Garner & Chatain, The CPA Group)
- kieferbonfanti.com (Kiefer Bonfanti & Co.)
- kpffcpa.com (KPFF LLC, Certified Public Accountants)
- taxax.com (Levine & Collado, Certified Public Accountants)
- yeoandyeo.com (Yeo & Yeo, CPAs & Business Consultants)