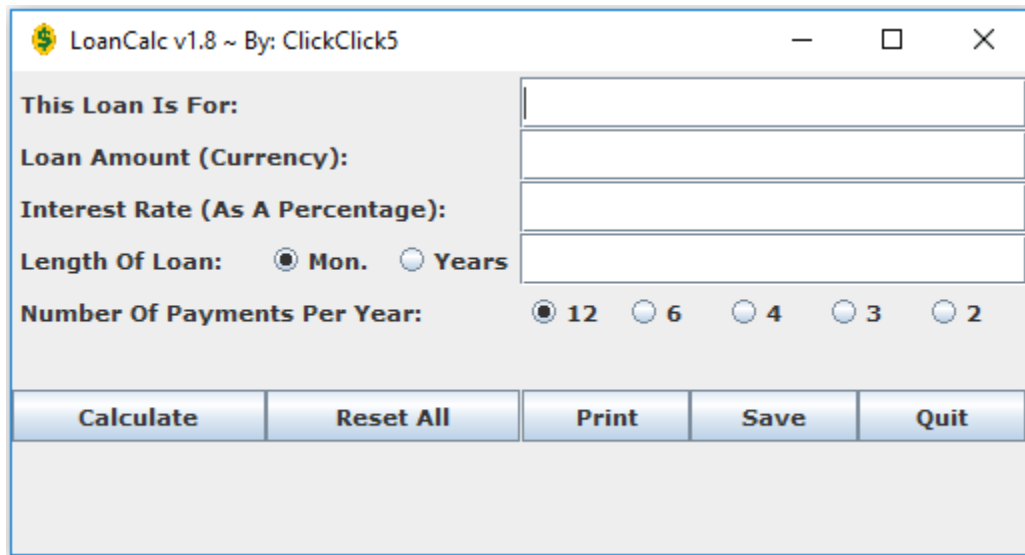


*LoanCalc*  
*V1.9*  
*September 6, 2017*

*ClickClick5*

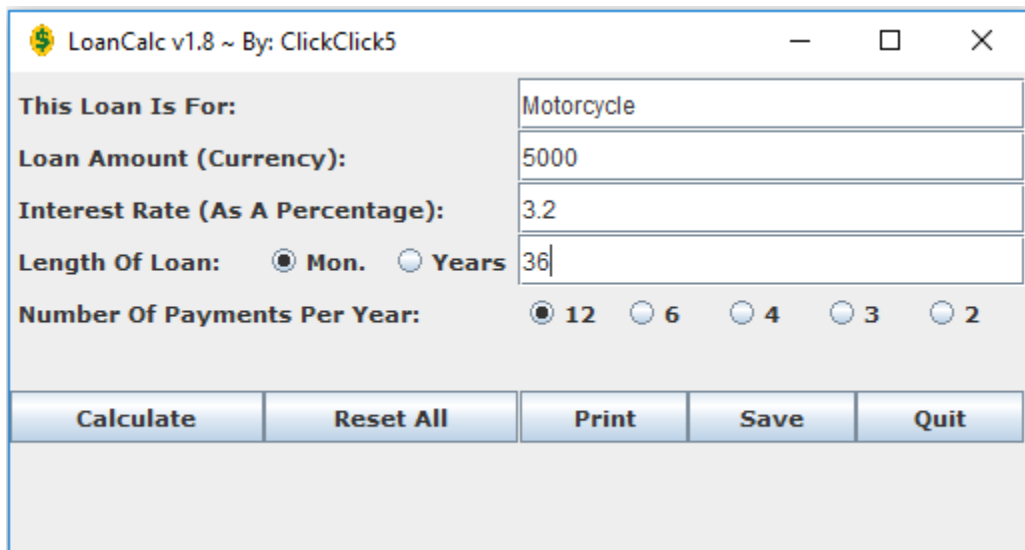
LoanCalc v1.9 is coded entirely in Java SE 8 and has been tested on Windows, Mac OSX, and Linux (Ubuntu/Fedora). The requirement for the program to run is any machine capable of running Java SE 8. The operating system used for this instruction document is Microsoft Windows 10. NOTE: Some images will show an older version number, this is ok. I do not recapture all screens every version.

-When starting LoanCalc, you will be greeted with this window:



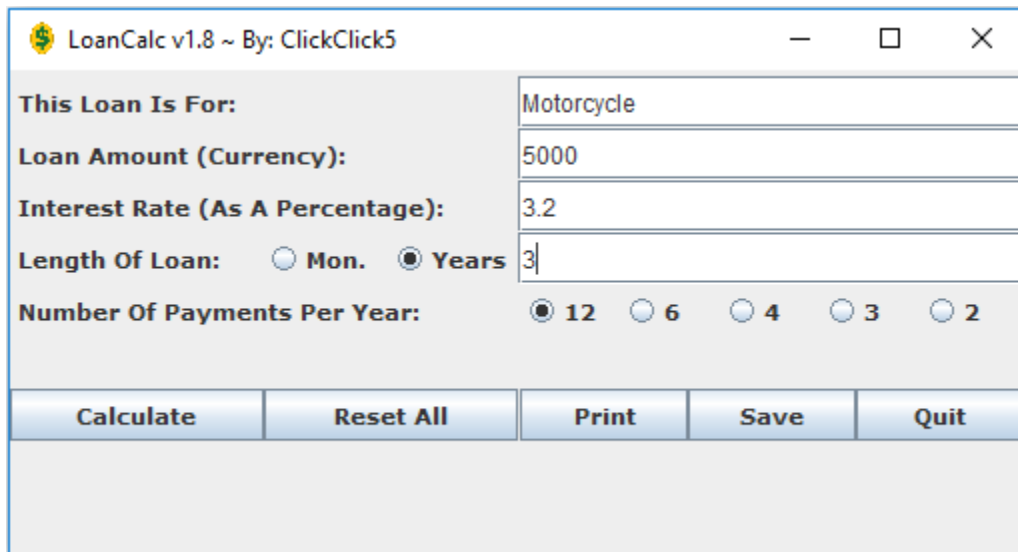
The screenshot shows the LoanCalc v1.8 window. The title bar reads "LoanCalc v1.8 ~ By: ClickClick5". The window contains several input fields and buttons. The "This Loan Is For:" field is empty. The "Loan Amount (Currency):" field is empty. The "Interest Rate (As A Percentage):" field is empty. The "Length Of Loan:" field has two radio buttons, "Mon." and "Years", both of which are unselected. The "Number Of Payments Per Year:" field has five radio buttons, "12", "6", "4", "3", and "2", all of which are unselected. Below the input fields are five buttons: "Calculate", "Reset All", "Print", "Save", and "Quit".

-You can enter the information for the loan you wish to compute here. For example, a \$5000 loan with 3.2% interest, for 36 months (3 years), and a monthly payment for a motorcycle, the input would look like this:



The screenshot shows the LoanCalc v1.8 window with the same title bar. The input fields are now filled with example data. The "This Loan Is For:" field contains the text "Motorcycle". The "Loan Amount (Currency):" field contains the text "5000". The "Interest Rate (As A Percentage):" field contains the text "3.2". The "Length Of Loan:" field has the "Mon." radio button selected. The "Number Of Payments Per Year:" field has the "12" radio button selected. The buttons "Calculate", "Reset All", "Print", "Save", and "Quit" are still present at the bottom.

-You can also click the “Years” button and enter the duration of full years instead of months. For the example, 36 months is 3 years, so the input would look like this:

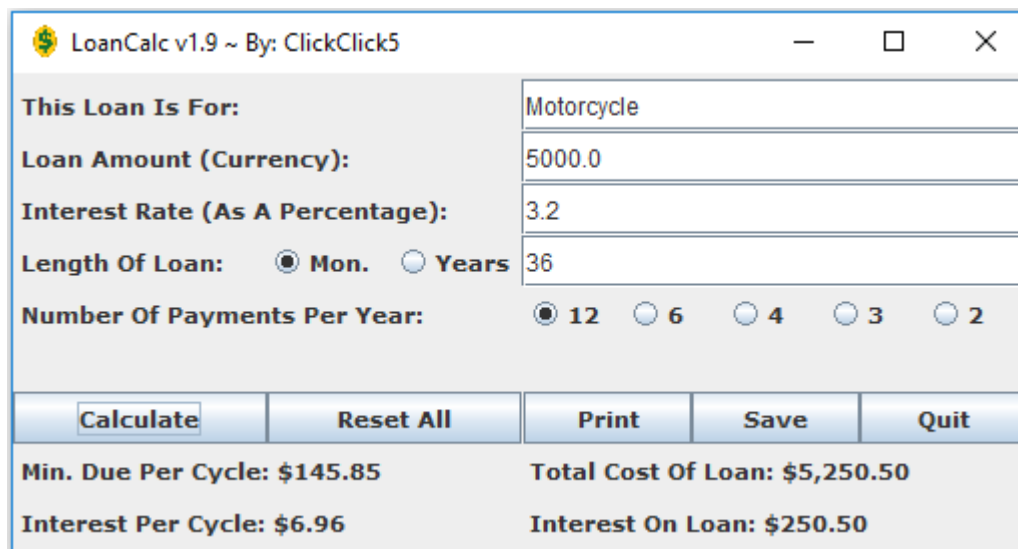


LoanCalc v1.8 ~ By: ClickClick5

<b>This Loan Is For:</b>	Motorcycle
<b>Loan Amount (Currency):</b>	5000
<b>Interest Rate (As A Percentage):</b>	3.2
<b>Length Of Loan:</b> <input type="radio"/> Mon. <input checked="" type="radio"/> Years	3
<b>Number Of Payments Per Year:</b>	<input checked="" type="radio"/> 12 <input type="radio"/> 6 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2

Calculate	Reset All	Print	Save	Quit
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-Now just click the “Calculate” button and the results will appear below the buttons. As seen here:



LoanCalc v1.9 ~ By: ClickClick5

<b>This Loan Is For:</b>	Motorcycle
<b>Loan Amount (Currency):</b>	5000.0
<b>Interest Rate (As A Percentage):</b>	3.2
<b>Length Of Loan:</b> <input checked="" type="radio"/> Mon. <input type="radio"/> Years	36
<b>Number Of Payments Per Year:</b>	<input checked="" type="radio"/> 12 <input type="radio"/> 6 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2

Calculate	Reset All	Print	Save	Quit
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<b>Min. Due Per Cycle: \$145.85</b>	<b>Total Cost Of Loan: \$5,250.50</b>
<b>Interest Per Cycle: \$6.96</b>	<b>Interest On Loan: \$250.50</b>

-From this you can see that the minimum payment per pay cycle is \$145.85 and the total cost for the loan with interest will be \$5,250.50. The amount of interest being paid per cycle is \$6.96 and the total interest on the loan is \$250.50.

-Another example: \$180,000 loan, with a 12% interest rate, 30 years (360 months), paid twice a year for a house (not a likely loan, but an example here), the results would look like this:

LoanCalc v1.9 ~ By: ClickClick5

<b>This Loan Is For:</b>	House
<b>Loan Amount (Currency):</b>	180000.0
<b>Interest Rate (As A Percentage):</b>	12
<b>Length Of Loan:</b> <input type="radio"/> Mon. <input checked="" type="radio"/> Years	30
<b>Number Of Payments Per Year:</b>	<input type="radio"/> 12 <input type="radio"/> 6 <input type="radio"/> 4 <input type="radio"/> 3 <input checked="" type="radio"/> 2

<b>Calculate</b>	<b>Reset All</b>	<b>Print</b>	<b>Save</b>	<b>Quit</b>
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<b>Min. Due Per Cycle: \$11,137.63</b>	<b>Total Cost Of Loan: \$668,257.79</b>
<b>Interest Per Cycle: \$8,137.63</b>	<b>Interest On Loan: \$488,257.79</b>

-You can also have the program do the math for you in your statements. So, for example, you wish to purchase an item for \$10,579.99. You decide to put down \$3,690.50 and finance the rest. With 3.99% interest for 36 months with a monthly payment, you put down \$3,690.50. To do this, simply enter total for the item, minus the money down. So you would enter 10579.99-3690.50 and click Calculate. The results are shown below:

LoanCalc v1.9 ~ By: ClickClick5

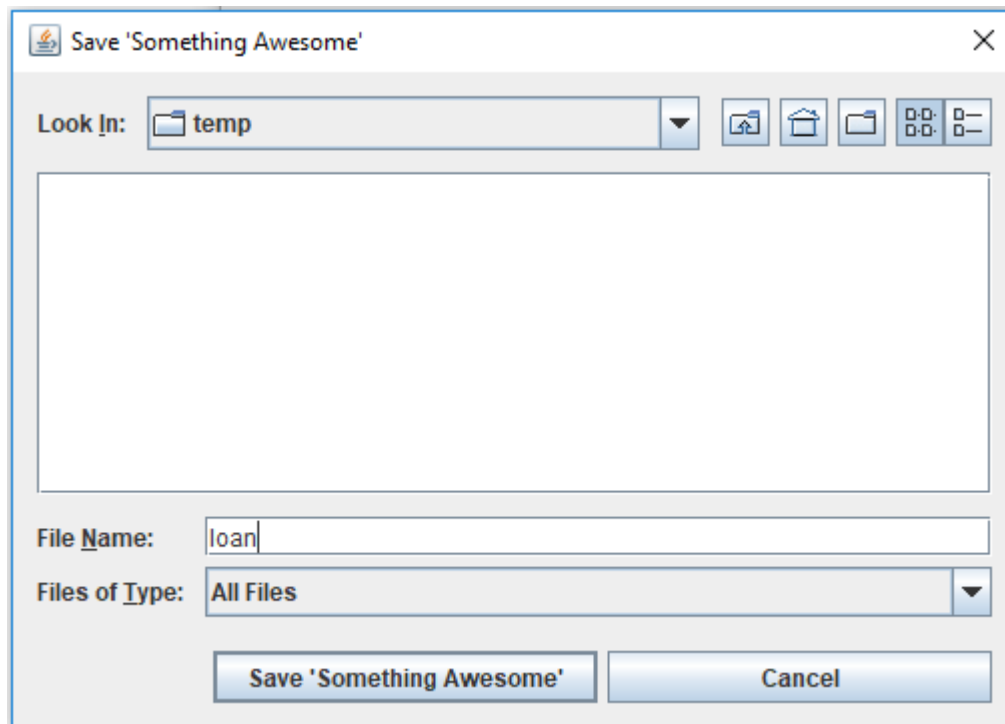
<b>This Loan Is For:</b>	Something Awesome
<b>Loan Amount (Currency):</b>	6889.49
<b>Interest Rate (As A Percentage):</b>	3.99
<b>Length Of Loan:</b> <input checked="" type="radio"/> Mon. <input type="radio"/> Years	36
<b>Number Of Payments Per Year:</b>	<input checked="" type="radio"/> 12 <input type="radio"/> 6 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2

<b>Calculate</b>	<b>Reset All</b>	<b>Print</b>	<b>Save</b>	<b>Quit</b>
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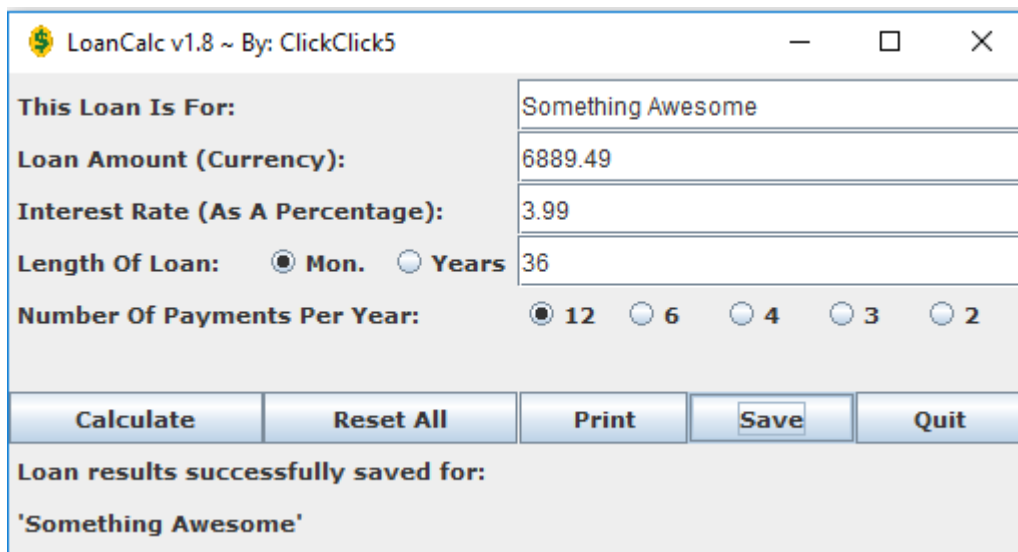
<b>Min. Due Per Cycle: \$203.37</b>	<b>Total Cost Of Loan: \$7,321.48</b>
<b>Interest Per Cycle: \$12.00</b>	<b>Interest On Loan: \$431.99</b>

-As you can see, the program did the math for you! So you do not need to figure out the amount of the loan before you enter the data! The actual amount to be financed is \$6,889.49.

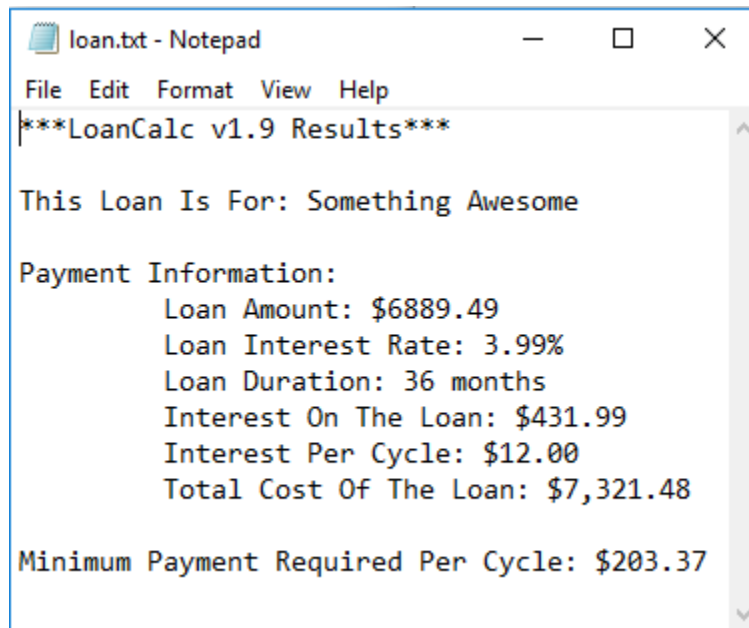
-If you wish to save the results after you calculate, click the “Save Results” button. This will bring up the save prompt window. For this purpose, I will save the results as “loan” and save the document to a location I choose. This creates a .txt file.



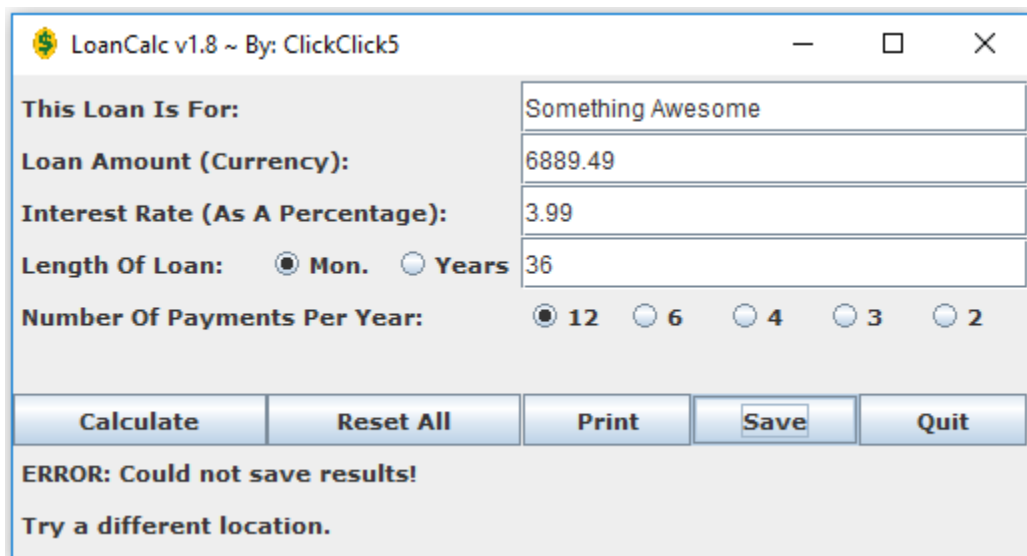
-After the save button is clicked, this window should appear if all goes well:



-This confirms the file was saved successfully. If you open the file that was just created, the contents will look like these below. The file was opened in Notepad.

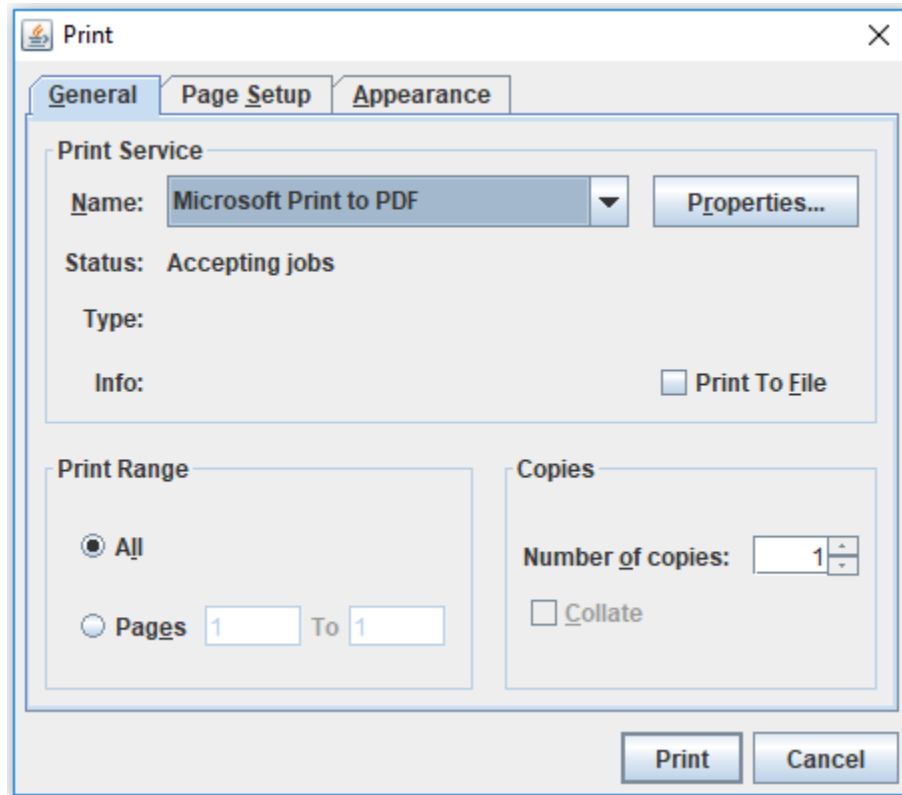


-If the location you are trying to save to is locked, full, does not exist, or you do not have permissions to save a file there, this message will be displayed in LoanCalc:

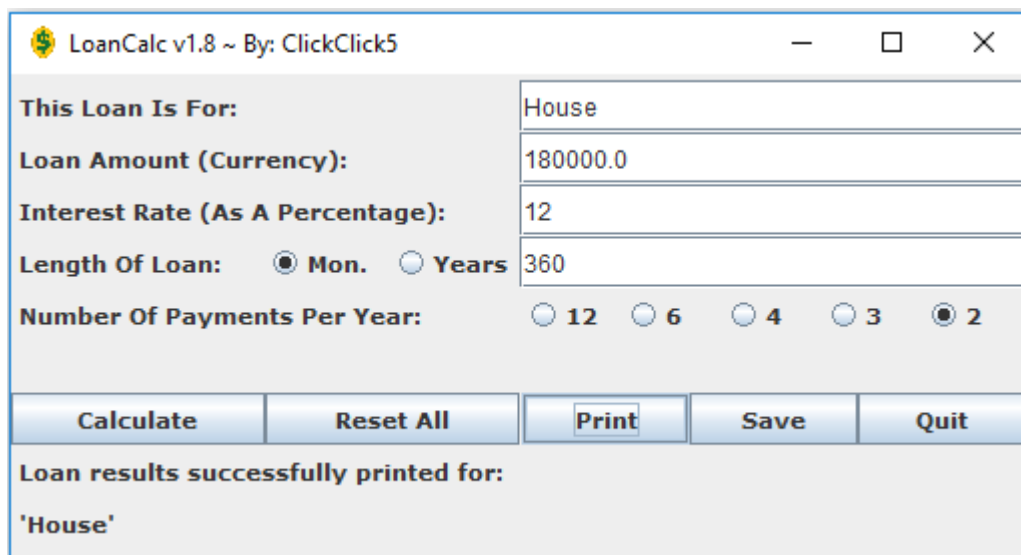


-But do not worry, just try a different location to save the results.

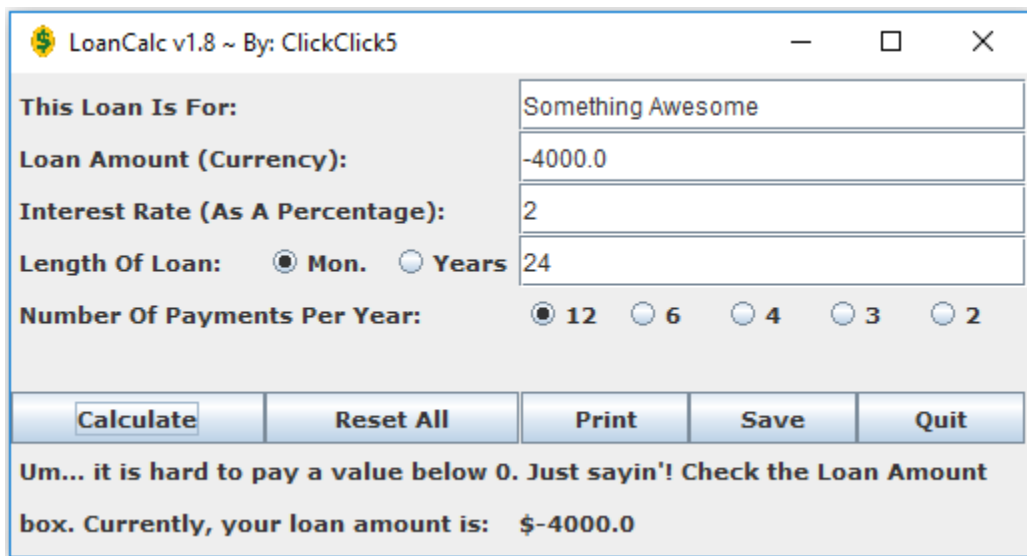
-If you do not wish to save the results, you can print them instead. Say you want to print the results for the “House” purchase in a previous example, just click “Print” and you can select your desired printer and print. The printed results will look exactly like the saved results from above.



-If all goes well, you will get this message, otherwise you will get a failed message:



-LoanCalc also has some protection built in for easily made mistakes. For example, while computing the loan amount for “Something Awesome” for a value of \$8000 and you wish to put down \$4000, the equation to enter would be 8000-4000. But if they are entered in reverse, a negative value would be shown. If 4000-8000 was entered, this message will be shown:



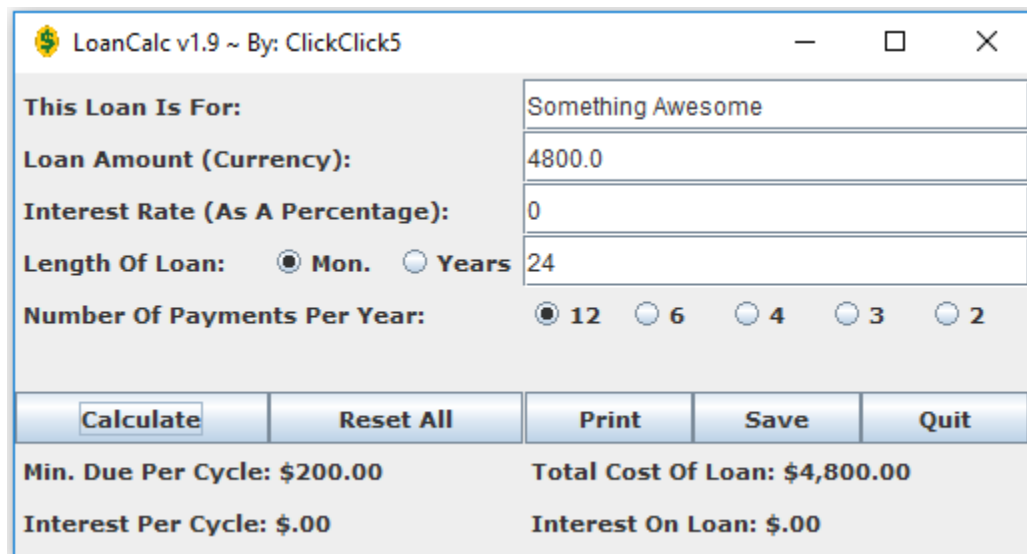
LoanCalc v1.8 ~ By: ClickClick5

This Loan Is For:	Something Awesome
Loan Amount (Currency):	-4000.0
Interest Rate (As A Percentage):	2
Length Of Loan: <input checked="" type="radio"/> Mon. <input type="radio"/> Years	24
Number Of Payments Per Year:	<input checked="" type="radio"/> 12 <input type="radio"/> 6 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2

**Calculate** **Reset All** **Print** **Save** **Quit**

Um... it is hard to pay a value below 0. Just sayin'! Check the Loan Amount box. Currently, your loan amount is: \$-4000.0

-Lastly, the program will also handle 0% interest, which would be simply dividing the loan amount among the months to pay. An example is shown here:



LoanCalc v1.9 ~ By: ClickClick5

This Loan Is For:	Something Awesome
Loan Amount (Currency):	4800.0
Interest Rate (As A Percentage):	0
Length Of Loan: <input checked="" type="radio"/> Mon. <input type="radio"/> Years	24
Number Of Payments Per Year:	<input checked="" type="radio"/> 12 <input type="radio"/> 6 <input type="radio"/> 4 <input type="radio"/> 3 <input type="radio"/> 2

**Calculate** **Reset All** **Print** **Save** **Quit**

Min. Due Per Cycle: \$200.00	Total Cost Of Loan: \$4,800.00
Interest Per Cycle: \$.00	Interest On Loan: \$.00

-When done, click the “Clear All” button to start over or click “Quit” to close LoanCalc. That’s all to it! Very simple.

Enjoy!

~ClickClick5