

Cost, liquidity and the whole balance

Equal budget and minimum obligation are two different comparisons.

ALL THREE READY						
Measure	Baseline equal	Transfer equal	Loan equal	Baseline min	Transfer min	Loan min
State	Complete estimate	Complete estimate	Complete estimate	Complete estimate	HORIZON: COST INCOMPLETE	Complete estimate
Payoff month		23	20	21	52 Not available	60
First minimum obligation	\$300.00	\$244.48	\$262.65	\$300.00	\$244.48	\$262.65
Up-front cash fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Interest through horizon	\$2,224.32	\$792.25	\$1,516.37	\$5,438.93	\$34,856.24	\$4,571.21
Fees (once)	\$0.00	\$174.00	\$116.00	\$0.00	\$174.00	\$116.00
Interest + fees	\$2,224.32	\$966.25	\$1,632.37	\$5,438.93	\$35,030.24	\$4,687.21
Total cash incl principal	\$12,124.32	\$10,866.25	\$11,532.37	\$15,338.93	\$40,242.33	\$14,587.21
Whole debt at horizon	\$0.00	\$0.00	\$0.00	\$0.00	\$4,687.91	\$0.00
Target at promo end	Not applicable	\$3,914.86	Not applicable	Not applicable	\$4,687.91	Not applicable
Largest minimum deficit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Loan contractual payment	Not applicable	Not applicable	\$137.65	Not applicable	Not applicable	\$137.65

Minimum schedules spend only required minimums, so they are not equal-budget cost comparisons.

Lower payment can cost more over a longer term. Check up-front cash, promotion residual and debt outside the offer.

Pending terms or NOT FUNDED: do not commit. Confirm repayment, fees and prepayment terms in writing.