

SHOULD I PAY OFF DEBT OR INVEST?

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INTRODUCTION

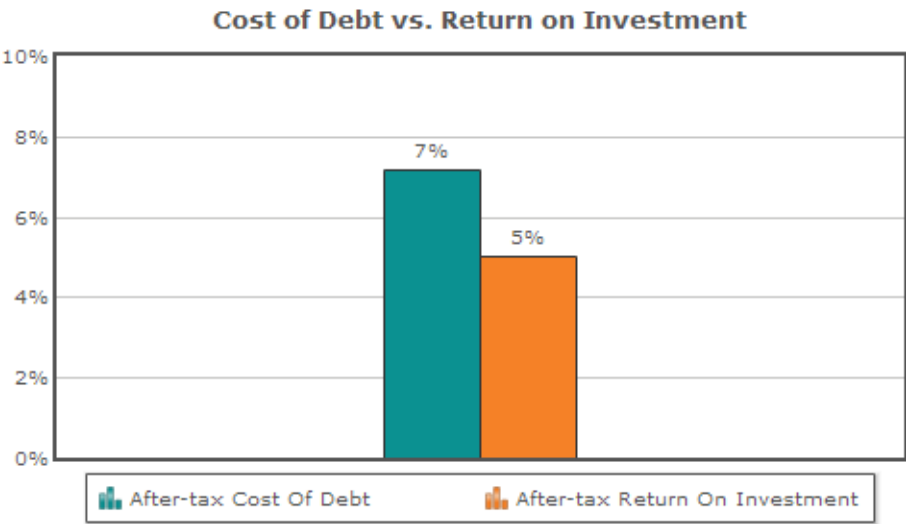
When you receive some extra money it may be difficult to determine whether you should invest the funds or use them to pay towards liabilities. Financial theory recommends that if your after-tax return on investments is greater than your after-tax cost of debt then you should invest. Use this calculator to help analyze your situation.

SUMMARY OF INPUT

Interest rate on debt	7.14%
Is the interest deductible?	No
Before-tax return on investment	5.00%
Is the interest taxable?	No
Marginal tax bracket	0.00%

ANALYSIS

After taxes, your debt costs you 7.14% while your after-tax return on investments is 5.00%. Based on your current input, it appears that you would be better off paying down debt as rapidly as possible.



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