

A man and a woman in business attire are working at a desk. The woman is pointing at a document, and the man is holding a pen. On the desk are a laptop, a calculator, a cup of coffee, and various financial documents with charts and graphs. The background shows a window with a city view.

MONEY WORKING FOR YOU CALCULATOR

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The Solomon Reset

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****This isn't a get-rich-quick calculator.****

This is a reality tool to help you see what actually becomes possible when your money stops feeding debt and starts building wealth.

Most people spend their entire lives working for money — never experiencing money working for them. Not because it's impossible, but because debt gets there first.

****This calculator shows you what changes when debt isn't claiming your money.****

HOW THIS WORKS

You'll calculate three things:

1. ****What debt is currently taking from you**** (the cost)
2. ****What that money could build instead**** (the opportunity)
3. ****What becomes possible over time**** (the outcome)

This isn't motivational math. It's reality math.

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PART 1: WHAT DEBT IS TAKING FROM YOU

Step 1: List Your Current Debt Payments

Write down every monthly payment that goes toward debt:

| Debt Type | Monthly Payment |

|-----|-----|

| Credit Card 1 | \$_____ |

| Credit Card 2 | \$_____ |

| Credit Card 3 | \$_____ |

| Car Payment | \$_____ |

| Student Loans | \$_____ |

| Personal Loans | \$_____ |

| Other Debt | \$_____ |

| ****TOTAL MONTHLY**** | ****\$_____**** |

Step 2: Calculate Annual Cost

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****Total Monthly Debt Payments:**** \$_____

****Multiply by 12:****

****Annual Debt Payments = \$_____****

This is what debt takes from you every single year.

Step 3: Calculate 10-Year Cost

****Annual Debt Payments:**** \$_____

****Multiply by 10:****

****10-Year Debt Cost = \$_____****

This is what you'll send to creditors over the next decade if nothing changes.

****But here's what most people miss:****

That's not just money gone. It's money that could have been ****building wealth**** instead.

PART 2: WHAT THAT MONEY COULD BUILD INSTEAD

When debt payments stop, that money doesn't vanish. It's freed.

And freed money can work for you.

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Scenario 1: Emergency Fund + Peace of Mind

Your monthly debt payment: \$ _____

If redirected to savings for 6 months:

\$ _____ \times 6 = \$ _____ emergency fund

What this creates:

- You can handle unexpected expenses without credit cards
- Financial emergencies stop destroying your month
- You make decisions from peace, not panic
- You break the cycle of always needing credit

Scenario 2: Building Wealth (Conservative Growth)

Let's use conservative numbers (5% annual return — savings accounts or conservative investments):

Your monthly debt payment: \$ _____

If invested monthly at 5% annual return:

| Years | Total Contributions | Investment Growth | Total Value |

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|-----|-----|-----|-----|

| 1 | \$ _____ × 12 = \$ _____ | ~\$ _____ | ~\$ _____ |

| 5 | \$ _____ × 60 = \$ _____ | ~\$ _____ | ~\$ _____ |

| 10 | \$ _____ × 120 = \$ _____ | ~\$ _____ | ~\$ _____ |

| 20 | \$ _____ × 240 = \$ _____ | ~\$ _____ | ~\$ _____ |

****Quick calculation help:****

- 5 years at 5%: Your contributions + ~13% growth

- 10 years at 5%: Your contributions + ~29% growth

- 20 years at 5%: Your contributions + ~65% growth

****Example:****

If debt payment = \$500/month:

- 5 years: \$30,000 contributed → ~\$34,000 total

- 10 years: \$60,000 contributed → ~\$77,000 total

- 20 years: \$120,000 contributed → ~\$198,000 total

Scenario 3: Building Wealth (Moderate Growth)

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Same monthly amount, but with 8% annual return (historical stock market average):

****Your monthly debt payment:**** \$ _____

****If invested monthly at 8% annual return:****

| Years | Total Contributions | Investment Growth | Total Value |

|-----|-----|-----|-----|

| 5 | \$ _____ × 60 = \$ _____ | ~\$ _____ | ~\$ _____ |

| 10 | \$ _____ × 120 = \$ _____ | ~\$ _____ | ~\$ _____ |

| 20 | \$ _____ × 240 = \$ _____ | ~\$ _____ | ~\$ _____ |

****Quick calculation help:****

- 5 years at 8%: Your contributions + ~22% growth

- 10 years at 8%: Your contributions + ~52% growth

- 20 years at 8%: Your contributions + ~166% growth

****Example:****

If debt payment = \$500/month:

- 5 years: \$30,000 contributed → ~\$36,600 total

- 10 years: \$60,000 contributed → ~\$91,000 total

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- 20 years: \$120,000 contributed → ~\$319,000 total

PART 3: THE REAL COST OF DEBT

Now compare:

OPTION A: Continue Paying Debt

- 10 years: Send \$_____ to creditors

- 20 years: Send \$_____ to creditors

- Wealth built: **\$0**

- Money working for you: **\$0**

OPTION B: Debt-Free + Building Wealth

- 10 years: \$_____ invested → Worth \$_____

- 20 years: \$_____ invested → Worth \$_____

- Wealth built: **\$_____**

- Money working for you: **YES**

The difference = \$_____

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This is what debt actually costs you — not just the payments, but the wealth you never build.

PART 4: WHAT BECOMES POSSIBLE

When your money stops going to debt and starts working for you, specific things become possible:

Possibility 1: You Can Build Wealth (Not Just Survive)

Monthly amount freed from debt: \$ _____

Could go toward:

- ☐ Emergency fund (6 months of expenses)
- ☐ Retirement savings
- ☐ Investments that generate passive income
- ☐ Down payment for asset that appreciates
- ☐ Building generational wealth

Possibility 2: You Can Be Generous Without Stress

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****Current state:****

- Giving feels stressful because money is already claimed
- You want to help but feel tapped out
- Generosity comes from an empty tank

****After debt:****

- That \$_____ per month is freed
- Giving becomes natural, not stressful
- You can respond when someone needs help
- Tithing doesn't compete with survival

Possibility 3: You Can Invest in Your Future

****Monthly debt payment:** \$ _____**

****Could instead fund:****

- ☐ Kids' education (without condemning them to debt)
- ☐ Skills/training that increase your income
- ☐ Business ideas you couldn't pursue before

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- [] Opportunities you had to pass on

Possibility 4: You Can Create Passive Income

****What is passive income?****

Money that works while you sleep. Income generated by investments, not just your labor.

****Your freed monthly amount:**** \$ _____

****If invested consistently over 10-20 years:****

- Dividend-paying stocks generate monthly income
- Real estate investments produce cash flow
- Index funds grow and compound
- You build income streams beyond your job

****This is money working FOR you instead of FOR creditors.****

PART 5: THE SHIFT THAT CHANGES EVERYTHING

Right now, your money works in two directions:

****WORKING AGAINST YOU:****

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- \$_____ per month goes to debt payments

- Feeding interest charges

- Building wealth for lenders

- Keeping you trapped in the cycle

****WORKING FOR YOU:****

- \$_____ per month (currently: \$0 or very little)

- Building your emergency fund

- Growing through investments

- Creating passive income

- Building generational wealth

****When debt stops claiming your money, everything shifts:****

From: ****Reacting**** to bills → To: ****Directing**** resources

From: ****Surviving**** paycheck to paycheck → To: ****Building**** toward something

From: ****Paying**** interest → To: ****Earning**** returns

From: ****Working harder**** → To: ****Money working****

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PART 6: YOUR VISION

Based on these numbers, what becomes possible for you?

****When my monthly debt payment of \$_____ is freed, I could:****

1. _____

2. _____

3. _____

****In 10 years, having built \$_____ instead of sending it to creditors, I could:****

****In 20 years, with \$_____ working for me, my life would look like:****

PART 7: THE TIMELINE

This won't happen overnight. But here's what a realistic timeline looks like:

****Years 1-2: Foundation****

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- Pay down debt strategically
- Build emergency fund
- Change spending patterns
- Create financial clarity

****Years 3-5: Stability****

- Debt eliminated or significantly reduced
- Full emergency fund in place
- Beginning to invest freed cash flow
- Financial breathing room established

****Years 6-10: Building****

- Investments growing
- Passive income beginning
- Wealth foundation solid
- Generosity becomes natural

****Years 10+: Wealth Working****

- Money genuinely working for you

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- Options and flexibility
- Generational wealth possible
- Financial freedom real

PART 8: WHAT THIS CALCULATOR SHOWS

****This calculator proves three things:****

1. ****Debt doesn't just cost what you pay.**** It costs what you could have built instead.
2. ****Freed money works.**** When debt stops claiming your money, it can start building wealth.
3. ****The vision matters.**** Knowing what becomes possible sustains you through the process.

REMEMBER

****You can't build wealth while debt drains your money.****

Not because wealth building is complicated.

But because money can't be in two places at once.

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It's either:

- Going to creditors (working against you)
- Or building wealth (working for you)

****The choice is that simple.****

NEXT STEP

Now that you've seen what becomes possible when money works for you, the [next](#) question is:

****"Who am I going to be in the process of getting there?"***

Because this isn't about tactics. It's about identity.

That's what we'll address in the [next](#) article of The Solomon Reset.

****Key Truth:****

The money you send to debt doesn't just disappear.

It builds wealth for someone else — your creditors.

****When you stop building wealth for them, you can start building it for you.****



THANKS! FOR YOUR READING



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