

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.

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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
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Credit Card 1	\$_____
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Credit Card 2	\$_____
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Credit Card 3	\$_____
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Car Payment	\$_____
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Student Loans	\$_____
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Personal Loans	\$_____
----------------	---------

Other Debt	\$_____
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TOTAL MONTHLY	**\$_____**
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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 | \$_____ $\times 12 = \$\text{_____}$ | ~\$_____ | ~\$_____ |

| 5 | \$_____ $\times 60 = \$\text{_____}$ | ~\$_____ | ~\$_____ |

| 10 | \$_____ $\times 120 = \$\text{_____}$ | ~\$_____ | ~\$_____ |

| 20 | \$_____ $\times 240 = \$\text{_____}$ | ~\$_____ | ~\$_____ |

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 \rightarrow ~\$34,000 total

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

- 20 years: \$120,000 contributed \rightarrow ~\$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
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5	\$ _____	$\times 60 = \$ \text{_____}$	$\sim \$ \text{_____}$	$\sim \$ \text{_____}$
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10	\$ _____	$\times 120 = \$ \text{_____}$	$\sim \$ \text{_____}$	$\sim \$ \text{_____}$
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20	\$ _____	$\times 240 = \$ \text{_____}$	$\sim \$ \text{_____}$	$\sim \$ \text{_____}$
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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 final 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 final 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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