

# PERSONAL FINANCE BUILDER



# PERSONAL FINANCE BUILDER

Personal Finance Builder has a simple interface for easy data entry. It also has an advertising area (600x600 pixels) which serves you to promote your other products and services.

Each time your client logs into their system they can be made aware of new promotions, new opportunities, core benefit changes etc.

The screenshot displays the 'Personal Finance Builder' software interface. At the top, there is a navigation bar with buttons for 'Setup', 'Go To Bank', 'Printer Setup', 'Help', and 'EXIT'. Below this is a secondary bar with buttons for 'Add Contact', 'Delete Contact', 'Find Contacts', 'User Defined Fields & Groups', 'View List', 'Debt Reduction & CC Analyzer', 'Budget Center', 'Amortization Loan Center', 'Instant Messenger', 'Quick Notes', 'Knowledge Database', 'Virtual Desktop Manager', and 'Agenda & Payment Reminder'.

The main window is titled 'Basic Information' and contains a form for entering contact details. The form includes fields for Name (Guillermo Bramhall), Company (West, J Kevin Esq), Address (1617 27th St), City (Lubbock), State (TX), Zip Code (79405), Time Zone, Phone ((806) 763-8915), Fax ((806) 763-9774), Email (guillermo@bramhall.com), and URL (http://www.guillermobramhall.com). There are also fields for Referrals, Related To, and Keywords.

On the right side of the form, there is a 'PLEASE READ' section with instructions: 'To add a New contact, simply click the Add Contact button at the top-left of the screen.' and 'To delete a contact click the Delete Contact at the top-left of the screen.' Below this, it says 'Add yourself as contact to be able to use the Debt Reduction Analyzer' and 'There is no need to save the information. It will be saved automatically.' It also mentions 'The ideal resolution is 1280 x 1024' and 'Click here or the F1 key for Help'.

At the bottom of the form, there is a section for social media links: Twitter ID, Facebook URL, Skype ID, LinkedIn URL, and SMS Gateway.

Below the form, there is a status bar showing 'ID: 11100224368-5012' and a 'COPY' button. To the right of the status bar are buttons for 'Notes', 'History', and 'Documents'.

On the right side of the main window, there is a large rectangular area with a blue border. Inside this area, it says 'Welcome to Personal Financial Builder' in large red letters. Below this, it says 'To access the Help area click the F1 key' and 'Tip: hover your mouse on every button to know their functionality'.

At the bottom of the window, there is a footer bar with the text 'Personal Financial Builder' and '(1:) 08-26-2014-1 TRI-AL- 3424957628'.

# Budget Center

The system budgets income vs expenses to keep up with discretionary income.

One of the hardest tasks of budgeting is sticking with the plan. Your clients will have access to their very own budget center which is designed to calculate net surplus and ideal vs. factual expense ratios.

Creating a net surplus that can be used to pay down debt and decrease interest payments.

**BUDGET CENTER**

Buttons: Add Budget, Duplicate Budget, Delete Budget, Find Budget, Print Budget, Back

BUDGET FOR: \_\_\_\_\_ DESCRIPTION: \_\_\_\_\_

INCOME	
Salary Income / Self-employment Income	\$4,500
Income from Child Support / Alimony	\$800
Income from Social Security / Pension	\$0
Income from Dividends, Interest, Capital Gains	\$0
Other Income	\$0
<b>Total</b>	<b>\$5,300</b>

SAVINGS / INVESTMENTS	
401k	\$200
IRA	\$0
Mutual Funds	\$0
Stocks and Bonds	\$0
College Savings	\$0
Other Savings	\$0
<b>Total</b>	<b>\$200</b>
Investments Percentile / Gross Income (ideal 4%) 3.77%	

INSURANCE	
Life	\$444
Health	\$333
Disability	
Auto	\$555
Homeowner	\$0
Other	\$0
<b>Total</b>	<b>\$1,332</b>
Insurance Percentile / Gross Income (ideal 15%) 25.13%	

HOUSING	
Mortgage Payment / Rent	\$1,500
Credit Cards	\$500
Auto Loans	\$0
Personal Loans	\$0
Child Support / Alimony	\$0
Other	\$0
<b>Total</b>	<b>\$2,000</b>
Housing Percentile / Gross Income (ideal 30%) 37.74%	

TAXES	
Federal Income Taxes	\$222
State Income Taxes	\$500
Local Property Taxes	\$300
FICA Withholding	\$150
Medicare Withholding	\$0
<b>Total</b>	<b>\$1,172</b>
Taxes Percentile / Gross Income (ideal 25%) 22.11%	

LIVING EXPENSES	
Food	\$555
Clothing	\$111
Electricity and Fuel	\$222
Water	\$111
Telephone	\$22
Cable and Internet	\$33
Gas	\$44
Parking	\$11
Personal Care	\$11
Doctors Dentists Rx Drugs	\$200
Entertainment Hobbies	\$300
Newspapers Books Magazines	\$50
Club Dues	\$200
Day Care	\$100
Private School Tuition	\$0
Other	\$121
<b>Total</b>	<b>\$2,091</b>
Expenses Percentile / Gross Income (ideal 26%) 39.45%	

EXPENSES

CLICK HERE TO REFRESH GRAPHIC

<b>Total Income</b>	<b>\$5,300</b>
<b>Total Expense</b>	<b>\$6,595</b>
<b>Net Surplus</b>	<b>-\$1,295</b>
<b>Surplus Percentile / Gross Income</b>	<b>-24.43%</b>

# DEBT REDUCTION ANALYZER

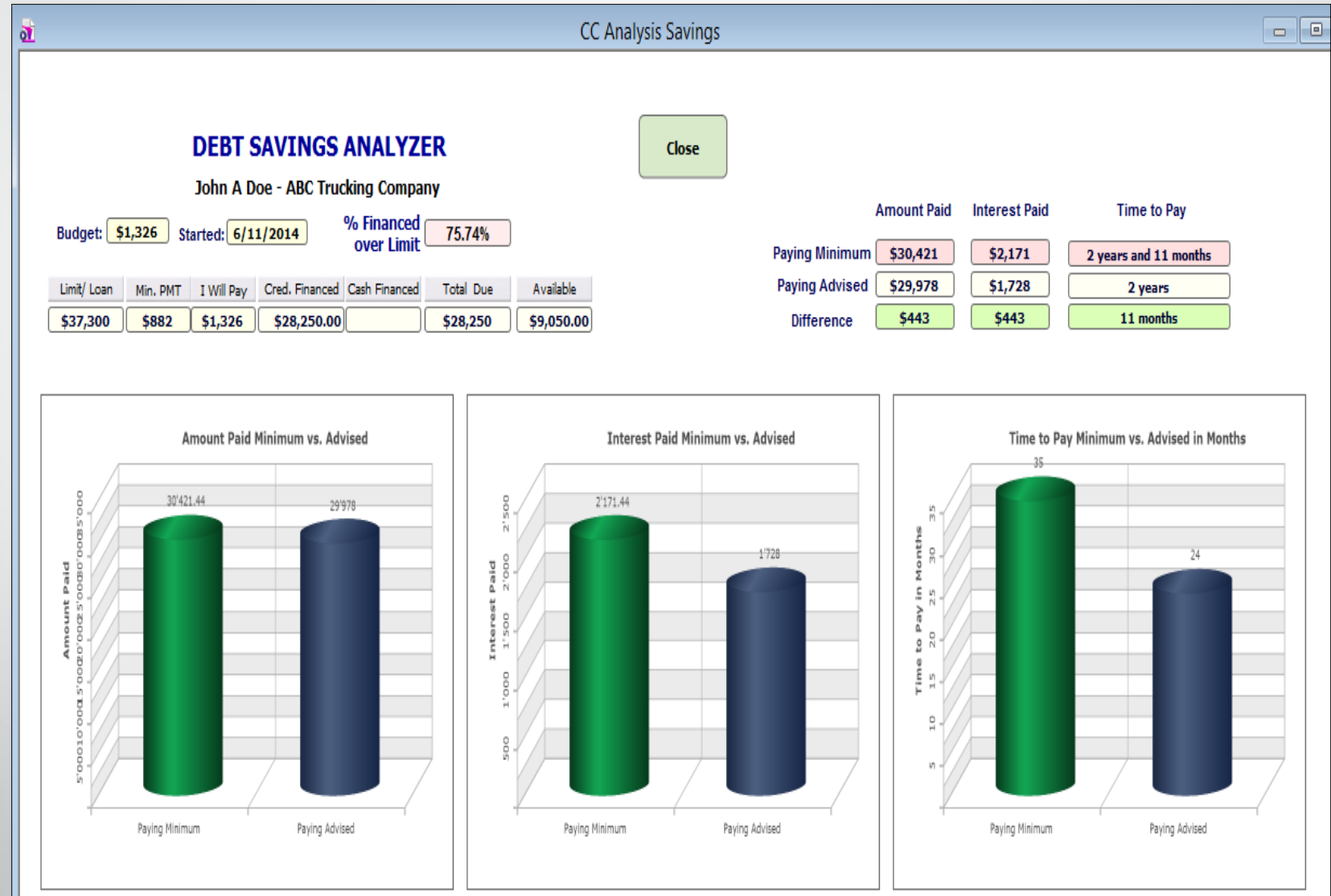
**The debt reduction analyzer will tell you which debts you should pay first and how much you should pay to reduce your interest and pay your debts off faster based on a monthly budget.**

**A very special feature takes into consideration zero-interest offers keeping them under control which allows you to take full advantage of those offers, instead of having a heart attack at the end of the offer period.**

[illegible]

# DEBT SAVING ANALYZER CHART

You can also chart the savings to visualize the difference in time and money between paying with or without Personal Financial Builder's advise .



# Loan Amortization Center

Personal Finance Builder has an integrated Loan Amortization Center to calculate unlimited loan scenarios with ease.

This is helpful when you are exploring purchasing a new home, car or other major purchase.

By running the scenarios you are able to see the total cost of your purchase in relation to the terms.

**AMORTIZATION LOAN CENTER**

Buttons: Add, Duplicate, Delete, Create Amortization Table, Find, Print, Back

Simple Accelerated Multiple Description Loan Example

Link / Unlink to: Gracie Riskalla Jessup, Richard A Esq Not Linked

Amount: \$100,000.00 C Total Paid: \$106,920.00 C

Terms: 360 Month Year How Much Time: 29 years, 11 months C

Interest Rate: 0.450% Month Year Interest: \$6,920.00 C

Monthly Payment: \$297.00 C First Pmt: 08/29/2014 C

Description: Loan Example Not Linked

Payment #	Date	Payment Amount	Principal Pmt	Interest Pmt	Total Interest	Pay Off / Balance	Notes
1	08/29/2014	\$297.00	\$259.50	\$37.50	\$37.50	\$99,740.50 C	
2	09/29/2014	\$297.00	\$259.60	\$37.40	\$74.90	\$99,480.90 C	
3	10/29/2014	\$297.00	\$259.69	\$37.31	\$112.21	\$99,221.21 C	
4	11/29/2014	\$297.00	\$259.79	\$37.21	\$149.42	\$98,961.42 C	
5	12/29/2014	\$297.00	\$259.89	\$37.11	\$186.53	\$98,701.53 C	
6	01/29/2015	\$297.00	\$259.99	\$37.01	\$223.54	\$98,441.54 C	
7	03/01/2015	\$297.00	\$260.08	\$36.92	\$260.46	\$98,181.46 C	
8	04/01/2015	\$297.00	\$260.18	\$36.82	\$297.28	\$97,921.28 C	
9	05/01/2015	\$297.00	\$260.28	\$36.72	\$334.00	\$97,661.00 C	
10	06/01/2015	\$297.00	\$260.38	\$36.62	\$370.62	\$97,400.62 C	
11	07/01/2015	\$297.00	\$260.47	\$36.53	\$407.15	\$97,140.15 C	
12	08/01/2015	\$297.00	\$260.57	\$36.43	\$443.58	\$96,879.58 C	
13	09/01/2015	\$297.00	\$260.67	\$36.33	\$479.91	\$96,618.91 C	
14	10/01/2015	\$297.00	\$260.77	\$36.23	\$516.14	\$96,358.14 C	
15	11/01/2015	\$297.00	\$260.87	\$36.13	\$552.27	\$96,097.27 C	
16	12/01/2015	\$297.00	\$260.96	\$36.04	\$588.31	\$95,836.31 C	
17	01/01/2016	\$297.00	\$261.06	\$35.94	\$624.25	\$95,575.25 C	
18	02/01/2016	\$297.00	\$261.16	\$35.84	\$660.09	\$95,314.09 C	

# Instant Messenger

Communication is arguably an essential part of any business. You can communicate with your clients with ease in a controlled and intimate way.

This is not to be confused with Microsoft or Yahoo's instant messenger since you can communicate with unlimited clients individually or in groups.

The screenshot displays the 'Personal Financial Builder' software interface. The main window is titled 'Personal Financial Builder' and contains a 'Basic Information' section with fields for Name, Company, Address, City, State, Zip Code, Time Zone, Phone, Fax, Email, URL, Referrals, Related To, and Keywords. To the right of these fields is a sidebar with links to 'Add Contact', 'Delete Contact', 'Find Contacts', 'User Defined Fields & Groups', and 'View List'. Below the 'Basic Information' section is a 'Notes' area. The 'Instant Messages' window is open, showing a list of messages with a 'No More Messages' status. The window has a toolbar with buttons for 'E-MAIL INVITE', 'ADD CONTACT', 'SEARCH', 'CLOSE', 'ONE-VIEW', and 'OMIT'. Below the message list is a 'SELECT CURRENT' section with a dropdown menu and a 'SELECT AGENT BELOW' section with a dropdown menu. The 'SELECT AGENT BELOW' section shows 'George Hamilton' as the selected agent. Below these sections is a 'SEND MESSAGE NOW' button and a 'SEND MESSAGE TO AGENT' button. At the bottom of the window is a 'RECEIVE NOW' button. The interface also includes a 'Bank' button, a 'Printer Setup' button, a 'Help' button, and an 'EXIT' button. A 'Knowledge Database' button is also visible. A 'Virtual Desktop Manager' button is present. An 'Agenda & Payment Reminder' button is also visible. A 'Come to Personal Financial Builder' banner is displayed. A note at the bottom right says 'Help area click the F1 key or button to know their functionality'. The status bar at the bottom shows '100' and 'Browse'.



# KNOWLEDGE DATABASE

The system also comes with your very own knowledge database which comes pre-populated with articles about credit, debt, finances, mortgage, etc.

Most importantly, you can add unlimited categories and topics so you can personalize your very own Knowledge Database.

Link / Unlink

Created

KNOWLEDGE DATABASE

Modified

Add Topic

Duplicate Topic

Delete Topic

Find

Add Category

Delete Category

Modify Category

Print

Encrypt

Decrypt

Back

Topic Selected: How To Establish Immediate Credit

Change Category: Improving your Credit

D

+

Related Files:

Scan

To HTML

Image

HTML Code

HTML

Text

How To Establish Immediate Credit

Good credit can be achieved without working your way back into it by the usual method of applying with small firms and then to the larger firms. This technique was developed by a former security chief of one of the major credit bureaus. The FBI wanted to establish instant credit history for one of its undercover agents. It has worked for the FBI, and it can work for you. The method to establish AAA-1 Credit in 30 days is to use the credit history of a trusted friend or relative. It is important that you review the credit file of your person before using this method. Someone whose credit history is AAA-1 and does not have any problems with it is who you're looking for. Ask a friend to act as a guarantor for a card with a company he has an account with. The creditor should issue the card without hesitation because the person guaranteeing the second card has a good payment history with that account. This method will bring complete history of that credit card account, which also includes the state the account was opened and the payment record, into the new file without any indication that it is a secondary card. This can result in an excellent credit history on your brand new credit file in a matter of weeks. You should let the person whose credit you are using know that immediately upon receiving the cards you will return the cards to him, so they can be destroyed. Make sure you let the friend know you will not charge on the account. The creditor receives the letter, and once that happens, one of two things will occur.

Click Below To Select Category

IMPROVING YOUR CREDIT

Assess Your Credit Situation

Credit Service Companies

Getting Credit for the First Time

How To Establish Immediate Credit

Put the Past Behind You

Steps To Establish Or Reestablish Your Credit

C

A

A

A

D

C

PASTE

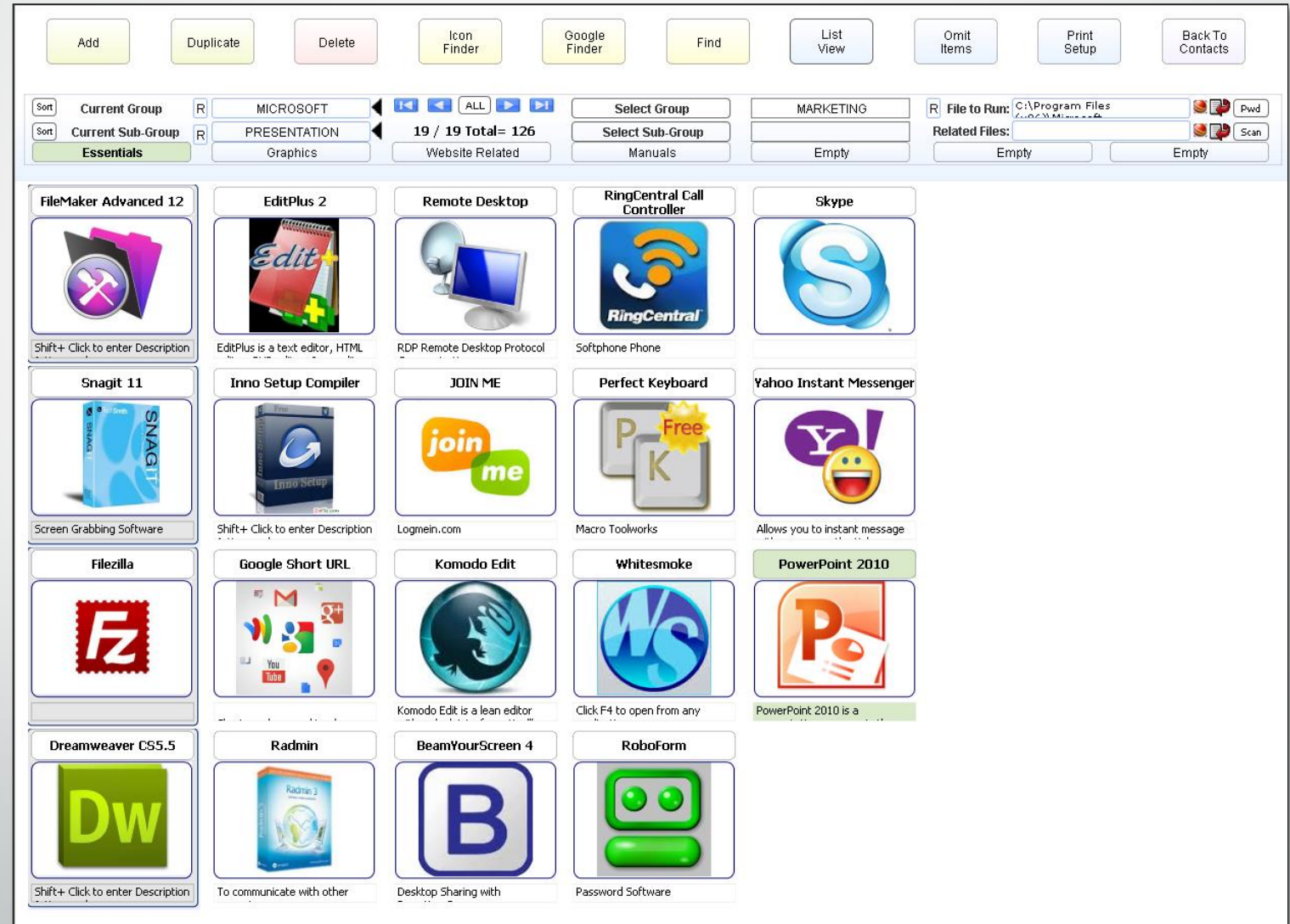
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# Virtual Desktop Manager

Your Virtual Desktop Manager allows you to have all the features you would dream to have in your Windows desktop.

Features like filters, descriptions, shortcuts etc. to help you manage all your programs, folders and files.



**You can also set an alarm and see the information in calendar view.**

Add Task

Duplicate Task

Delete Day

Calendar View

All Days View

Print

Import

Find In Agenda

Select General Agenda

Select Agenda for Agent

Calculator

Help

Back

1 2 3 4 5 6 7 8 9 10

PERSONAL AGENDA & PAYMENT REMINDER
1 2 3 4 5

[RECURRENT INFORMATION](#)

Created: 8/29/2014

Modified: 8/29/2014

DESCRIPTION

ALARM DATE & TIME

Only Due

DUR

ACTUAL DATE & TIME

CLASSIFY

BT

EVERY

NEXT ON

+TIMES

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To request a live demo of the Financial Builder contact one of our professionals today.

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Email: [info@myfitoday.com](mailto:info@myfitoday.com)

or visit us at: [www.myfinow.com](http://www.myfinow.com)