

## Lifetime Savings Calculator

This calculator will show you how much you'll save over the course of your lifetime when permanently switching from any given high priced buying habit (name brand) to its functional, less expensive equivalent (generic). Plus, it will also show you how much interest you could earn if you were to invest all or part of those savings as you realized them. As you're about to see, "a penny saved" can REALLY ADD UP!

```
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//Lifetime Savings Calculator
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//calculators, visit http://www.webwinder.com.

function calcSave(form) {

    var yrsTillRetire = eval(form.retireAge.value) - eval(form.nowAge.value);
    var lifeYrs = eval(form.dieAge.value) - eval(form.nowAge.value);
    var retireYrs = eval(form.dieAge.value) - eval(form.retireAge.value);
    var feachSave = eval(form.nameBrand.value) - eval(form.generic.value);
    var fmoSave = feachSave * form.buyTimes.value;

    form.eachSave.value = feachSave;

    form.moSave.value = fmoSave;
    var fannSave = fmoSave * 12;
    form.annSave.value = "$" + parseInt(fannSave,10);
    form.retireSave.value = "$" + parseInt(fannSave * retireYrs,10);
    form.lifeSave.value = "$" + parseInt(fannSave * lifeYrs,10);

}

function calcInvest(form) {

var i = form.intRate.value;

    if (i > 1.0) {i = form.intRate.value / 100} else {i = form.intRate.value};

    i /= 12;

    var ma = eval(form.moSave.value);

    var prin = eval(form.eachSave.value);

    var pmts = ((eval(form.retireAge.value) - eval(form.nowAge.value)) * 12);

    var count = 0;

    while(count < pmts) {
```

```

    newprin = prin + ma;

    prin = (newprin * i) + eval(prin + ma);

    count = count + 1;

}

form.retireInvest.value = "$" + parseInt(prin,10);

var pmts = (eval(form.dieAge.value) - eval(form.retireAge.value)) * 12;

var pow = 1;

for (var j = 0; j < pmts; j++)

    pow = pow * (1 + i);

var moPmt = (prin * pow * i) / (pow - 1);

form.moIncome.value = "$" + parseInt(moPmt,10);

var totPmts = pmts * moPmt;

form.dieInvest.value = "$" + parseInt(totPmts,10);

    form.summary.value = "Summary: If you were to permanently switch from the $" + form.nameBrand.value + " product
to the $" + form.generic.value + " product, and then invested the resulting monthly savings in an investment that earned "
+ form.intRate.value + "% per year, between now and age " + form.retireAge.value + ", you would then be able to
withdraw " + form.moIncome.value + " from your investment each month...for the rest of your life!"

}

function clearSave(form)

{

    form.nowAge.value = "";
    form.retireAge.value = "";
    form.dieAge.value = "";
    form.nameBrand.value = "";
    form.generic.value = "";
    form.buyTimes.value = "";
    form.eachSave.value = "";
    form.moSave.value = "";
    form.annSave.value = "";
    form.retireSave.value = "";
    form.lifeSave.value = "";

}

function clearInvest(form)

{

    form.intRate.value = "";
    form.retireInvest.value = "";
    form.moIncome.value = "";
    form.dieInvest.value = "";
    form.summary.value = "";

```

}

Enter your current age:

Enter the age you plan on retiring at:

Enter the age you expect to live until:

Enter the price you are currently paying for a higher priced name-brand product or service:

Enter the price of a lower-priced functional equivalent (generic):

Enter the number times you purchase this item per month:

Savings Per...

Purchase: Month: Year:

Retire: Lifetime:

Enter the average annual interest rate you might expect to earn if you were to deposit these savings into an investment as they were realized:

This is how much your investment will be worth at retirement age:

This is how much you would be able to withdraw from your investment during each month of your expected retirement:

This is the total future value of your invested savings between now and your life expectancy:

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