

## Analysis of Discover 0% for Life Offer by Scott Bilker, DebtSmart.com

<b>Starting Balance:</b>	0.00		<b>Starting Balance (0%):</b>	10,000.00				
<b>APR:</b>	19.99%		<b>Cash Advance Fees:</b>	50.00				
<b>Sum:</b>	0.00							
<b>True APR:</b>	6.07%							
<b>Period</b>	<b>Interest</b>	<b>Charges</b>	<b>Balance</b>	<b>Payment</b>	<b>0% Balance</b>	<b>Total Balance</b>	<b>Cash Flow</b>	<b>Present Value</b>
0			0.00		10,050.00	10,050.00	<b>10,000.00</b>	10,000.00
1	0.00		0.00	-201.00	9,849.00	9,849.00	-201.00	-199.99
2	0.00		0.00	-197.00	9,652.00	9,652.00	-197.00	-195.02
3	0.00		0.00	-193.00	9,459.00	9,459.00	-193.00	-190.10
4	0.00		0.00	-189.00	9,270.00	9,270.00	-189.00	-185.22
5	0.00		0.00	-185.00	9,085.00	9,085.00	-185.00	-180.39
6	0.00	50.00	50.00	-182.00	8,903.00	8,953.00	-132.00	-128.06
7	0.83	50.00	100.83	-179.00	8,724.00	8,824.83	-129.00	-124.52
8	1.68	50.00	152.51	-177.00	8,547.00	8,699.51	-127.00	-121.97
9	2.54	50.00	205.05	-174.00	8,373.00	8,578.05	-124.00	-118.49
10	3.42	50.00	258.47	-172.00	8,201.00	8,459.47	-122.00	-115.99
11	4.31	50.00	312.77	-169.00	8,032.00	8,344.77	-119.00	-112.57
12	5.21	50.00	367.99	-167.00	7,865.00	8,232.99	-117.00	-110.12
13	6.13	50.00	424.12	-165.00	7,700.00	8,124.12	-115.00	-107.70
14	7.07	50.00	481.18	-163.00	7,537.00	8,018.18	-113.00	-105.29
15	8.02	50.00	539.20	-161.00	7,376.00	7,915.20	-111.00	-102.90
16	8.98	50.00	598.18	-158.00	7,218.00	7,816.18	-108.00	-99.62
17	9.96	50.00	658.14	-157.00	7,061.00	7,719.14	-107.00	-98.20
18	10.96	50.00	719.11	-155.00	6,906.00	7,625.11	-105.00	-95.88
19	11.98	50.00	781.09	-153.00	6,753.00	7,534.09	-103.00	-93.58
20	13.01	50.00	844.10	-151.00	6,602.00	7,446.10	-101.00	-91.30
21	14.06	50.00	908.16	-149.00	6,453.00	7,361.16	-99.00	-89.04
22	15.13	50.00	973.29	-148.00	6,305.00	7,278.29	-98.00	-87.70
23	16.21	50.00	1,039.50	-146.00	6,159.00	7,198.50	-96.00	-85.48
24	17.32	50.00	1,106.82	-144.00	6,015.00	7,121.82	-94.00	-83.27
25	18.44	50.00	1,175.25	-143.00	5,872.00	7,047.25	-93.00	-81.97
26	19.58	50.00	1,244.83	-141.00	5,731.00	6,975.83	-91.00	-79.81
27	20.74	50.00	1,315.57	-140.00	5,591.00	6,906.57	-90.00	-78.53
28	21.92	50.00	1,387.48	-139.00	5,452.00	6,839.48	-89.00	-77.27
29	23.11	50.00	1,460.60	-137.00	5,315.00	6,775.60	-87.00	-75.15
30	24.33	50.00	1,534.93	-136.00	5,179.00	6,713.93	-86.00	-73.91
31	25.57	50.00	1,610.50	-135.00	5,044.00	6,654.50	-85.00	-72.69
32	26.83	50.00	1,687.33	-134.00	4,910.00	6,597.33	-84.00	-71.47
33	28.11	50.00	1,765.43	-133.00	4,777.00	6,542.43	-83.00	-70.26
34	29.41	50.00	1,844.84	-131.00	4,646.00	6,490.84	-81.00	-68.22
35	30.73	50.00	1,925.57	-130.00	4,516.00	6,441.57	-80.00	-67.04
36	32.08	50.00	2,007.65	-129.00	4,387.00	6,394.65	-79.00	-65.87
37	33.44	50.00	2,091.10	-129.00	4,258.00	6,349.10	-79.00	-65.54
38	34.83	50.00	2,175.93	-128.00	4,130.00	6,305.93	-78.00	-64.38
39	36.25	50.00	2,262.18	-127.00	4,003.00	6,265.18	-77.00	-63.24
40	37.68	50.00	2,349.86	-126.00	3,877.00	6,226.86	-76.00	-62.10
41	39.14	50.00	2,439.01	-125.00	3,752.00	6,191.01	-75.00	-60.98
42	40.63	50.00	2,529.64	-125.00	3,627.00	6,156.64	-75.00	-60.67
43	42.14	50.00	2,621.78	-124.00	3,503.00	6,124.78	-74.00	-59.56

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<b>Starting Balance:</b>	0.00		<b>Starting Balance (0%):</b>	10,000.00				
<b>APR:</b>	19.99%		<b>Cash Advance Fees:</b>	50.00				
<b>Sum:</b>	0.00							
<b>True APR:</b>	6.07%							
<b>Period</b>	<b>Interest</b>	<b>Charges</b>	<b>Balance</b>	<b>Payment</b>	<b>0% Balance</b>	<b>Total Balance</b>	<b>Cash Flow</b>	<b>Present Value</b>
44	43.67	50.00	2,715.45	-123.00	3,380.00	6,095.45	-73.00	-58.46
45	45.23	50.00	2,810.68	-123.00	3,257.00	6,067.68	-73.00	-58.17
46	46.82	50.00	2,907.51	-122.00	3,135.00	6,042.51	-72.00	-57.08
47	48.43	50.00	3,005.94	-122.00	3,013.00	6,018.94	-72.00	-56.79
48	50.07	50.00	3,106.01	-121.00	2,892.00	5,998.01	-71.00	-55.72
49	51.74	50.00	3,207.76	-121.00	2,771.00	5,978.76	-71.00	-55.44
50	53.44	50.00	3,311.19	-121.00	2,650.00	5,961.19	-71.00	-55.16
51	55.16	50.00	3,416.35	-120.00	2,530.00	5,946.35	-70.00	-54.11
52	56.91	50.00	3,523.26	-120.00	2,410.00	5,933.26	-70.00	-53.84
53	58.69	50.00	3,631.95	-120.00	2,290.00	5,921.95	-70.00	-53.57
54	60.50	50.00	3,742.45	-120.00	2,170.00	5,912.45	-70.00	-53.30
55	62.34	50.00	3,854.80	-119.00	2,051.00	5,905.80	-69.00	-52.27
56	64.21	50.00	3,969.01	-119.00	1,932.00	5,901.01	-69.00	-52.01
57	66.12	50.00	4,085.13	-119.00	1,813.00	5,898.13	-69.00	-51.75
58	68.05	50.00	4,203.18	-119.00	1,694.00	5,897.18	-69.00	-51.49
59	70.02	50.00	4,323.20	-119.00	1,575.00	5,898.20	-69.00	-51.23
60	72.02	50.00	4,445.22	-119.00	1,456.00	5,901.22	-69.00	-50.97
61	74.05	50.00	4,569.27	-120.00	1,336.00	5,905.27	-70.00	-51.45
62	76.12	50.00	4,695.38	-120.00	1,216.00	5,911.38	-70.00	-51.19
63	78.22	50.00	4,823.60	-120.00	1,096.00	5,919.60	-70.00	-50.93
64	80.35	50.00	4,953.95	-120.00	976.00	5,929.95	-70.00	-50.67
65	82.52	50.00	5,086.48	-120.00	856.00	5,942.48	-70.00	-50.42
66	84.73	50.00	5,221.21	-121.00	735.00	5,956.21	-71.00	-50.88
67	86.98	50.00	5,358.19	-121.00	614.00	5,972.19	-71.00	-50.62
68	89.26	50.00	5,497.44	-121.00	493.00	5,990.44	-71.00	-50.37
69	91.58	50.00	5,639.02	-122.00	371.00	6,010.02	-72.00	-50.82
70	93.94	50.00	5,782.96	-122.00	249.00	6,031.96	-72.00	-50.57
71	96.33	50.00	5,929.29	-123.00	126.00	6,055.29	-73.00	-51.01
72	98.77	50.00	6,078.07	-6,204.07	-6,078.07	0.00	-6,154.07	-4,278.64

## Analysis of Discover 0% for Life Offer by Scott Bilker, DebtSmart.com

<b>Starting Balance:</b>	0.00		<b>Starting Balance (0%):</b>	2,000.00				
<b>APR:</b>	19.99%		<b>Cash Advance Fees:</b>	50.00				
<b>Sum:</b>	0.00							
<b>True APR:</b>	9.79%							
<b>Period</b>	<b>Interest</b>	<b>Charges</b>	<b>Balance</b>	<b>Payment</b>	<b>0% Balance</b>	<b>Total Balance</b>	<b>Cash Flow</b>	<b>Present Value</b>
0			0.00		2,050.00	2,050.00	<b>2,000.00</b>	2,000.00
1	0.00		0.00	-41.00	2,009.00	2,009.00	-41.00	-40.67
2	0.00		0.00	-40.00	1,969.00	1,969.00	-40.00	-39.36
3	0.00		0.00	-39.00	1,930.00	1,930.00	-39.00	-38.06
4	0.00		0.00	-39.00	1,891.00	1,891.00	-39.00	-37.75
5	0.00		0.00	-38.00	1,853.00	1,853.00	-38.00	-36.49
6	0.00	50.00	50.00	-37.00	1,816.00	1,866.00	13.00	12.38
7	0.83	50.00	100.83	-37.00	1,779.00	1,879.83	13.00	12.28
8	1.68	50.00	152.51	-38.00	1,741.00	1,893.51	12.00	11.24
9	2.54	50.00	205.05	-38.00	1,703.00	1,908.05	12.00	11.15
10	3.42	50.00	258.47	-38.00	1,665.00	1,923.47	12.00	11.06
11	4.31	50.00	312.77	-39.00	1,626.00	1,938.77	11.00	10.06
12	5.21	50.00	367.99	-39.00	1,587.00	1,954.99	11.00	9.98
13	6.13	50.00	424.12	-39.00	1,548.00	1,972.12	11.00	9.90
14	7.07	50.00	481.18	-40.00	1,508.00	1,989.18	10.00	8.92
15	8.02	50.00	539.20	-40.00	1,468.00	2,007.20	10.00	8.85
16	8.98	50.00	598.18	-40.00	1,428.00	2,026.18	10.00	8.78
17	9.96	50.00	658.14	-41.00	1,387.00	2,045.14	9.00	7.84
18	10.96	50.00	719.11	-41.00	1,346.00	2,065.11	9.00	7.78
19	11.98	50.00	781.09	-42.00	1,304.00	2,085.09	8.00	6.86
20	13.01	50.00	844.10	-42.00	1,262.00	2,106.10	8.00	6.80
21	14.06	50.00	908.16	-42.00	1,220.00	2,128.16	8.00	6.75
22	15.13	50.00	973.29	-43.00	1,177.00	2,150.29	7.00	5.85
23	16.21	50.00	1,039.50	-43.00	1,134.00	2,173.50	7.00	5.81
24	17.32	50.00	1,106.82	-44.00	1,090.00	2,196.82	6.00	4.94
25	18.44	50.00	1,175.25	-44.00	1,046.00	2,221.25	6.00	4.90
26	19.58	50.00	1,244.83	-45.00	1,001.00	2,245.83	5.00	4.05
27	20.74	50.00	1,315.57	-45.00	956.00	2,271.57	5.00	4.02
28	21.92	50.00	1,387.48	-46.00	910.00	2,297.48	4.00	3.19
29	23.11	50.00	1,460.60	-46.00	864.00	2,324.60	4.00	3.16
30	24.33	50.00	1,534.93	-47.00	817.00	2,351.93	3.00	2.35
31	25.57	50.00	1,610.50	-48.00	769.00	2,379.50	2.00	1.55
32	26.83	50.00	1,687.33	-48.00	721.00	2,408.33	2.00	1.54
33	28.11	50.00	1,765.43	-49.00	672.00	2,437.43	1.00	0.76
34	29.41	50.00	1,844.84	-49.00	623.00	2,467.84	1.00	0.76
35	30.73	50.00	1,925.57	-50.00	573.00	2,498.57	0.00	0.00
36	32.08	50.00	2,007.65	-51.00	522.00	2,529.65	-1.00	-0.75
37	33.44	50.00	2,091.10	-51.00	471.00	2,562.10	-1.00	-0.74
38	34.83	50.00	2,175.93	-52.00	419.00	2,594.93	-2.00	-1.47
39	36.25	50.00	2,262.18	-53.00	366.00	2,628.18	-3.00	-2.19
40	37.68	50.00	2,349.86	-53.00	313.00	2,662.86	-3.00	-2.17
41	39.14	50.00	2,439.01	-54.00	259.00	2,698.01	-4.00	-2.87
42	40.63	50.00	2,529.64	-55.00	204.00	2,733.64	-5.00	-3.55
43	42.14	50.00	2,621.78	-56.00	148.00	2,769.78	-6.00	-4.23
44	43.67	50.00	2,715.45	-56.00	92.00	2,807.45	-6.00	-4.20
45	45.23	50.00	2,810.68	-2,902.68	-2,810.68	0.00	-2,852.68	-1,979.03

## Analysis of Discover 0% for Life Offer by Scott Bilker, DebtSmart.com

<b>Starting Balance:</b>	0.00		<b>Starting Balance (0%):</b>	1,000.00				
<b>APR:</b>	19.99%		<b>Cash Advance Fees:</b>	30.00				
<b>Sum:</b>	0.00							
<b>True APR:</b>	11.35%							
Period	Interest	Charges	Balance	Payment	0% Balance	Total Balance	Cash Flow	Present Value
0			0.00		1,030.00	1,030.00	<b>1,000.00</b>	1,000.00
1	0.00		0.00	-21.00	1,009.00	1,009.00	-21.00	-20.80
2	0.00		0.00	-20.00	989.00	989.00	-20.00	-19.63
3	0.00		0.00	-20.00	969.00	969.00	-20.00	-19.44
4	0.00		0.00	-19.00	950.00	950.00	-19.00	-18.30
5	0.00		0.00	-19.00	931.00	931.00	-19.00	-18.13
6	0.00	50.00	50.00	-19.00	912.00	962.00	31.00	29.30
7	0.83	50.00	100.83	-19.00	893.00	993.83	31.00	29.02
8	1.68	50.00	152.51	-20.00	873.00	1,025.51	30.00	27.82
9	2.54	50.00	205.05	-21.00	852.00	1,057.05	29.00	26.64
10	3.42	50.00	258.47	-21.00	831.00	1,089.47	29.00	26.39
11	4.31	50.00	312.77	-22.00	809.00	1,121.77	28.00	25.25
12	5.21	50.00	367.99	-23.00	786.00	1,153.99	27.00	24.12
13	6.13	50.00	424.12	-23.00	763.00	1,187.12	27.00	23.89
14	7.07	50.00	481.18	-24.00	739.00	1,220.18	26.00	22.79
15	8.02	50.00	539.20	-25.00	714.00	1,253.20	25.00	21.71
16	8.98	50.00	598.18	-25.00	689.00	1,287.18	25.00	21.50
17	9.96	50.00	658.14	-26.00	663.00	1,321.14	24.00	20.45
18	10.96	50.00	719.11	-27.00	636.00	1,355.11	23.00	19.41
19	11.98	50.00	781.09	-27.00	609.00	1,390.09	23.00	19.23
20	13.01	50.00	844.10	-28.00	581.00	1,425.10	22.00	18.22
21	14.06	50.00	908.16	-29.00	552.00	1,460.16	21.00	17.23
22	15.13	50.00	973.29	-30.00	522.00	1,495.29	20.00	16.26
23	16.21	50.00	1,039.50	-30.00	492.00	1,531.50	20.00	16.11
24	17.32	50.00	1,106.82	-31.00	461.00	1,567.82	19.00	15.16
25	18.44	50.00	1,175.25	-32.00	429.00	1,604.25	18.00	14.22
26	19.58	50.00	1,244.83	-32.00	397.00	1,641.83	18.00	14.09
27	20.74	50.00	1,315.57	-33.00	364.00	1,679.57	17.00	13.18
28	21.92	50.00	1,387.48	-34.00	330.00	1,717.48	16.00	12.29
29	23.11	50.00	1,460.60	-35.00	295.00	1,755.60	15.00	11.42
30	24.33	50.00	1,534.93	-36.00	259.00	1,793.93	14.00	10.55
31	25.57	50.00	1,610.50	-36.00	223.00	1,833.50	14.00	10.46
32	26.83	50.00	1,687.33	-37.00	186.00	1,873.33	13.00	9.62
33	28.11	50.00	1,765.43	-38.00	148.00	1,913.43	12.00	8.80
34	29.41	50.00	1,844.84	-39.00	109.00	1,953.84	11.00	7.99
35	30.73	50.00	1,925.57	-40.00	69.00	1,994.57	10.00	7.19
36	32.08	50.00	2,007.65	-2,076.65	-2,007.65	0.00	-2,026.65	-1,444.02