WealthProof
LoanExplorer

QUICK START
YOUR LOAN, UNDERSTOOD

Start with the loan you have.

Use your home or car loan, or try a loan you are considering. Enter three values to find the fourth.

1 Enter three values

Choose **New Loan** (under **Actions** on iPhone). In **Solver**, set the date and currency; enter the amount, annual rate and term.

TRY THIS HOME LOAN

Loan amount	Annual rate
$300,000	**6.5%**

Term: 30 years

Start: Jan 15, 2026 | Currency: USD

2 Find the payment

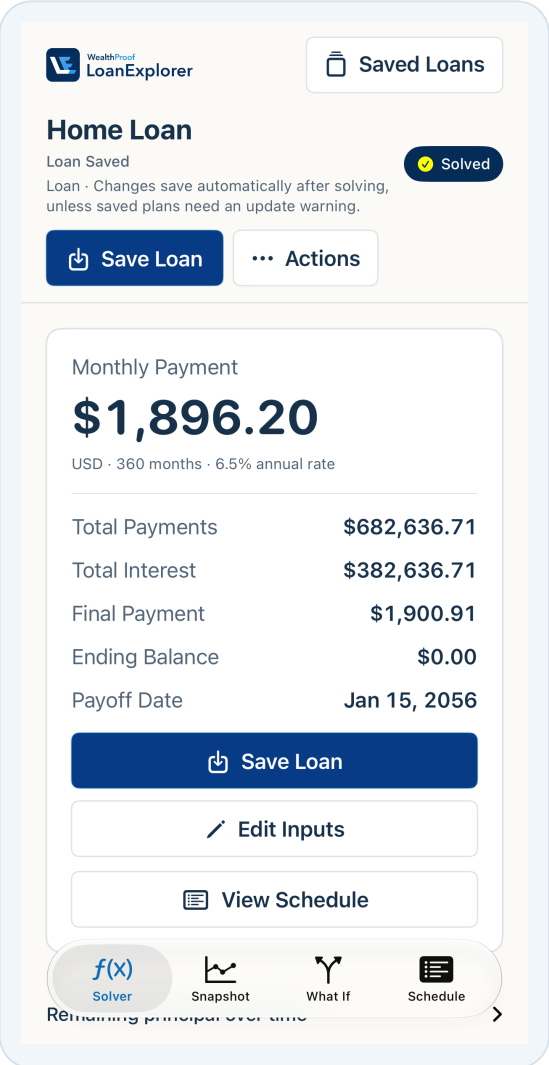
Choose **Solve** beside **Monthly Payment**. The example gives:

$1,896.20 per month

Principal + interest; excludes taxes and insurance.

3 Save it once

Choose **Save Loan** and name it **Home Loan**. Your What If plans will stay connected to it.



Four tabs. One connected loan.

Solver
Work out a missing loan value.

Snapshot
See the balance on a chosen date.

What If
Compare extra payments or refinancing.

Schedule
Inspect payments; jump to a row or export.

Start with a budget? Enter payment, rate and term, then choose **Solve** beside **Loan Amount**.

Two ways to finish sooner.

Open **Home Loan** from page 1. Try these as two separate plans, not one combined strategy.

A / EXTRA PAYMENTS

Add a little. Save a lot.

Keep your loan at 6.5%. Pay an extra **$250 toward principal each month**.

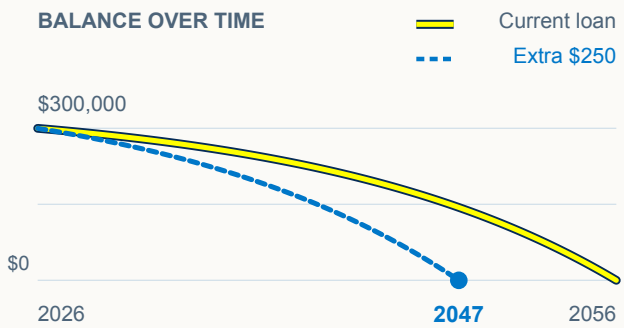
1. What If > **Extra Payments**.
2. Effective date: **Jan 15, 2026**.
   Extra Monthly Principal: **$250**.
3. Choose **Compare Payments**.

$2,146.20 / month

$250 more than your regular payment

$120,339.02

less interest | 8 years, 2 months earlier



Paid off Nov 15, 2047 instead of Jan 15, 2056.

B / REFINANCE

Lower rate. Shorter loan.

Five years later, refinance the **$280,833.26** balance at **5.5% for 15 years**.

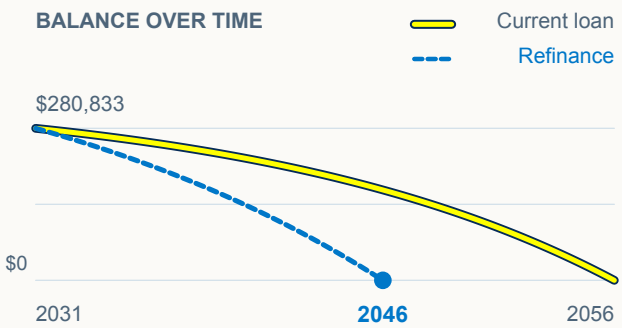
1. What If > **Refinance**.
2. Jan 15, 2031; **5.5%; 15 years**.
   Upfront and Financed Fees: **$0**.
3. Choose **Compare Loans**.

$2,294.64 / month

$398.44 more than your regular payment

$155,828.93

less future interest | 10 years earlier



Paid off Jan 15, 2046 instead of Jan 15, 2056.

Keep your favorite plans.

Choose **Save Comparison** and give it a name. After edits, calculate again, then choose **Update Comparison**. Reopen your plans from **Saved Loans**.

Fictional USD examples: fixed rates, scheduled payments, no fees. Refinance savings exclude past interest. Final payments may differ. These are projections, not lender payoff quotes.