



LOCKHART
business
advisors



**Chartered
Accountants**

... When Advice Matters ...

When Will You Become a Millionaire?



We've all been there. Grandma gave you \$100 for your birthday this year, and as you stand in the bank waiting to deposit it safely into your account, you wonder how long it will take to grow some juicy extra zeros. Wonder no more. Our website has the answer in the form of a simple calculator, along with a few others that may be more applicable, and the best part is they are all free to use whenever and wherever you please.

Budget Calculator

If you're constantly finding extra month at the end of your money (yes, you read correctly), this calculator is the one for you. It allows you to factor in every cost so you can clearly see if you can afford that much needed massage this month.

Income	\$0	Net Salary / Wage	\$ 0	Fortnightly	
Household	\$0	Pension / Gov Allowance	\$ 0	Fortnightly	
Personal	\$0	Child support	\$ 0	Weekly	
Debts	\$0	Bonuses (net)	\$ 0	Annually	
Insurance	\$0	Investment / Rental	\$ 0	Monthly	
Savings	\$0	Childcare Rebate	\$ 0	Quarterly	
Medical	\$0	Other	\$ 0	Weekly	
Transport	\$0				
Education	\$0				
Kids	\$0				
Results					
	Weekly	Fortnightly	Monthly	Quarterly	Annually
Total income	\$0	\$0	\$0	\$0	\$0
Total expenses	\$0	\$0	\$0	\$0	\$0
Income & Expenses are equal	\$0	\$0	\$0	\$0	\$0

Stamp Duty Calculator

Required Input

Property value \$ Property type

State or territory Are you a First Home Buyer?

Results

Stamp duty on property: \$

Transfer fee: \$

Mortgage registration fee: \$

Total fees \$

Extra Information

State / Territorial Revenue Web Sites

ACT	NSW	NT	QLD
SA	TAS	VIC	WA

Are you purchasing a new property? Make visiting our website a part of your research. With a few simple clicks you will know the approximate cost of Stamp Duty to add to the purchase price.

How Long to Repay Calculator

Are you thinking about taking out a loan? Make this calculator your first stop. It will give you an idea about what the total cost will be right from the comfort of your home.

Loan details

Loan amount

Interest rate

Repayments

Repayment frequency

CALCULATE

Results

1. Loan term 18 years 9 months
2. Total interest payable \$211,077.32
3. Total cost of loan \$561,077.32

Achieve Savings Target Calculator

Savings details

My savings target is

Initial deposit

Interest rate

Savings frequency

Saving Term

Results

1. Weekly instalments required \$32.64
2. Total interest earned \$1,014.71
3. You will reach your target in January 2020

If you have your mind set on reaching a savings goal but you aren't sure where to start, take a look at this calculator. Simply enter your target and you'll find out how much and how frequently you need to make a deposit to reach it.

Complete Loan Comparison

Results

Loan details

Loan term

Loan amount

- | | |
|--|--|
| 1. Fixed monthly repayments \$0.00 | 1. Fixed monthly repayments \$2,027.26 |
| 2. Ongoing monthly repayments \$2,022.26 | 2. Ongoing monthly repayments \$2,079.96 |
| 3. Total repayments \$728,514.14 | 3. Total repayments \$748,420.40 |

Loan A

Bank name

Fixed rate

Fixed period (months)

Ongoing rate

Upfront fees

Fees

Discharge fee

Loan B

Bank name

Fixed rate

Fixed period (months)

Ongoing rate

Upfront fees

Fees

Discharge fee

Don't waste your valuable time searching the internet for straightforward and unbiased loan comparisons. Go straight to our website and get the results for yourself.

CALCULATE

You can find these free calculators and many more under Resources on our website.

<http://www.lockharts.com.au/resources/calculators>

Disclaimer: These calculations are intended to provide indicative results only which do not constitute financial advice.

Please Note: These comments are only summaries of the issues for general information and should not to be taken to be advice by Lockhart Business Advisors. Consequently, Lockhart Business Advisors accepts no responsibility to any person who acts on information herein without consultation with Lockhart Business Advisors.



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