

Your Search Is Over!
QuikCalc is the ultimate mortgage and loan amortization tool for home and business users!

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Whether they owe you money, or you owe them
Know Exactly What Is Owed
With QuikCalc Amortization Plus! Edition



QuikCalc Amortization comes in **four editions to meet your needs** and is in use by thousands of professionals, individuals and government departments around the world. QuikCalc is a **complete mortgage and loan management tool** for those who need to **track mortgages and loans** as well as generate **amortization schedules** for planning purposes. (If you are a business needing to track clients and their loans, check out the [Office Edition](#)).

- Quickly and easily create simple and complex schedules
- Track any number of loans simultaneously including early, late, missed and extra payments, varying interest rates and much more.
- Solve for payment amount, loan amount, interest rate or loan period then instantly create a schedule
- Create payment grids within seconds
- Perform most basic financial time value of money calculations with the bonus calculators
- Print Payment Coupons to help those who borrow money from you pay on time



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QuikCalc Benefits

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QuikCalc is a powerful, user friendly tool that allows you to create flexible amortization schedules that go far beyond the static tables available from most other programs. As well, track the most complex of loans to the penny with the Loan Manager!

Need non-standard schedules? The Amortization Schedules Plus! feature included in the QuikCalc Plus!, Premium and Office Editions allows you to add any number of extra payments to a schedule, skip payments plus add weekly, monthly or yearly lump sums starting in any year. No longer are you restricted to static tables that generate a schedule that offers no flexibility.
[View Screen Shot](#)

Want to save money? With QuikCalc you can see immediately the impact that extra payments or an increased regular payment can have to the bottom line including infrequent or regularly scheduled lump sums.

Like to play "what if" with your mortgage or loan? Amortization Schedules Plus! is the ultimate tool for this. You can change any parameter affecting your loan including payment amounts and frequencies, interest rates and compounding methods as well as payment types including interest only loans.

Need to generate schedules for interest only or graduated loans? No problem, QuikCalc has eight different payment types including normal, interest only (static and adjusting), increasing (by fixed amount or percentage) and no payment.

Track loans to the penny. You can track missed, late, early, extra and lump sum payments with the Loan Manager. This way you will always know exactly what is owed.
[View Screen Shot #1](#) [View Screen Shot #2](#)

Have you lent money and they sometimes pay late? If a customer is late in paying, QuikCalc allows you to track the extra interest due and assess late fees and penalties. For U.S. Rule (Simple Interest) loans, QuikCalc will also track the interest escrow for you.

Detailed and summary reports are at your fingertips. Generate reports on demand that include annual summaries based upon any corporate year end. If there is a dispute, you have the numbers to back up what you say is owed. You choose the level of detail and the dates between which the report will be generated.

Track the most complex of loans. QuikCalc not only can track standard loans, it can also track the most complex of loans including ARM (Adjustable Rate Mortgages) and loans where the terms change including rates and payment types. An example could be a loan that begins as an Interest Only loan then switches after five years to a regular payment loan.

Do you need multiple Day Count Conventions? Most amortization programs only generate schedules for 30/360. We include 14 different Day Count Conventions including Actual/Actual that cover almost every type of loan in existence.

Need More Features? Try...

[QuikCalc Premium Edition](#) \$139.95
[QuikCalc Office Edition](#) \$299.95

Need Less Features? Try...

[QuikCalc Home Edition](#) \$39.95

Available Editions:

[Office Edition](#) \$299.95
[Premium Edition](#) \$139.95
[Plus! Edition](#) \$69.95
[Home Edition](#) \$39.95

Available Add-ons:

[Corporate Logo Plug-in](#) \$59.95

Other Products:

Debt Elimination & Consolidation Software
[DebtCalc](#) Three Editions starting at \$39.95

Income Needs Analyzer and Net Worth Calculator
[Retire!](#) Four Editions starting at \$39.95

Vehicle Loan vs. Lease Software
[VehiCalc](#) Two Editions Starting at \$39.95

FirstResponse Email Reply Management System
[FirstResponse](#) \$99.95



QuikCalc is quick and easy to learn and is already in use by thousands of individuals and professionals across the United States and the world. We've been in business for over 15 years and offer a 60 day money back guarantee on all of our software so there is no risk to you!

Have you borrowed or lent money? If you have, and you've had problems agreeing on what is owed, payments are occasionally late or early, or extra payments are sometimes made, you can know exactly what is owed so that you are informed and in control. Generate your own reports to compare with as much detail as you need.

Do your payments include more than just principal and interest? If so, QuikCalc can track this for you too including tax and insurance escrow accounts. You can even add your own things to track and specify how frequently they occur and what the amounts are (even as a percentage of many different variables).

Want to create what if scenarios? See the effect of:

- Adding any number of extra payments
- Putting an annual, monthly or weekly lump-sum on the loan starting in any year
- Skipping/missing payments
- Late or early payments
- Late penalties and fees
- Insurance, Tax and Interest Escrow
- Different payment types including interest only
- Various Day Count Conventions including 30/360 and Actual/Actual
- Different compounding methods including U.S. Rule (Simple Interest) and Canadian mortgages
- Changing any payment amount
- Switching to accelerated payments
- Renegotiating interest rates
- And much more!
- [View Screen Shot](#)



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QuikCalc Features

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QuikCalc includes all of the features you will need to track the most complex loans to the penny. Need even more power? Check out the [Office Edition](#).

Loan Manager

This powerful feature allows you to track, to the penny, all of your loans. It allows you to vary the terms and interest rates by date range as well as track payments and escrow accounts. Enter the payment amounts and dates to see the exact impact on interest. You can also split payments to include taxes, insurance, late fees and penalties. [More >>](#)

Amortization Schedules Plus!

With this tool you can see the affect of any number of extra payments at any time and individually override any payment amount. You can also add lump sum payments starting in any year at almost any interval and immediately see the effect of different payment frequencies and interest rates on your overall interest costs and loan retirement time. [More >>](#)

Solve for Missing Number Calculator

The Solve for Missing Number calculator allows you to enter your known values and solve for the missing payment amount, loan amount, interest rate or amortization period. [More >>](#)

Payment Grids

Quickly create not just loan payment tables but five different grid configurations allow you to quickly see at a glance the impact of loan amounts, interest rates and payment amounts. [More >>](#)

Financial Calculators

We've included dozens of powerful financial calculators to help you solve most common financial calculations. [More >>](#)

Detailed Reports

Detailed reports are available that will allow you to see on paper varying levels of detail on the loans, schedules or grids stored in the system. [More >>](#)

Just a few more of the key features:

•	Compatible with US & Canadian mortgages, U.S. Rule (Simple Interest) loans, car loans, business loans, debt-consolidation loans, student loans and more
•	Powerful Loan Manager tracks actual loans including the varying terms, interest rates and payments made and to be made
•	Easy to use Amortization Schedules include principal and interest breakdowns with running totals of interest paid and principal remaining
•	Flexible Planning with Amortization Schedules Plus! Allows you to see the effect of adding, skipping or changing any payment. Includes weekly, monthly and annual lump-sum payments starting in any year
•	See the effect of skipping, changing or adding any number of payments
•	See the effect of negative amortization
•	Handles infrequent and irregular payment amounts
•	Calculate a payout amount for the loan as of a specific date using the Loan Manager
•	Solve for missing number calculator allows you to enter your known values and solve for the payment amount, loan amount, interest rate or amortization period

•	Loan Terms Tracking
•	Interest Rate Tracking
•	Payment Tracking and Projections including insurance/tax/interest escrow plus assess late fees/penalties
•	Dynamic Payment Grids including five different grid configurations allowing you to solve for most missing variables
•	Associate a name, address and phone number with your loans
•	Dozens of Easy to Use Calculators
•	Detailed Reports including annual summaries. Allows you to specify a date range when printing
•	Save your grids and schedules for future use
•	Create schedules and loans directly from the Solve for Missing Number calculator
•	Create loans directly from the Amortization Schedule windows
•	Keep notes and track check numbers on individual payments



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Powerful Loan Manager

QuikCalc can be used for tracking and projecting the most complex of loans. Place your loans in QuikCalc to track to the penny what the status of the loan was, is and will be. You can project forward all of your payments, see the affect of extra, late, early and missed payments as well as lump sum payments and payment increases. You can even track insurance, tax and interest escrow accounts and assess late fees or penalties. QuikCalc Plus! Edition can store up to 5 loans at once (they can be deleted and overwritten at any time). The Premium and Office Editions have no limits.

[View Screen Shot #1](#) [View Screen Shot #2](#)

The Loan Manager allows you to:

•	Add any number of extra payments including negative amounts that get added to the outstanding balance (sometimes known as draws)
•	Schedule an annual, monthly or weekly lump-sum on the loan starting in any year
•	Skip or miss payments
•	Record late or early payments
•	Assess late penalties/fees
•	Track Insurance/Tax/Interest Escrow
•	Create loans with different payment types including interest only
•	Use various Day Count Conventions including 30/360 and Actual/Actual
•	Use different compounding methods including U.S. Rule (Simple Interest) and Canadian mortgages
•	Track the actual payment amount and payment date
•	Switch to accelerated payments including bi-weekly and weekly accelerated loans
•	Track varying interest rates by date range
•	Add your own custom one-time or repeating charges based upon a fixed amount or percentage of a parameter such as outstanding balance
•	Calculate loan payout amounts based upon a date you supply then optionally change the schedule to reflect this payout
•	Record check numbers, payment descriptions and notes on each payment
•	And much more!

Loan Terms Tracking

Track the various terms of your loan over the entire amortization period. You can even project forward different terms when planning mortgage renewal negotiations. Allows you to change everything about the payment terms including the day count convention, payment type and compounding type.

[View Screen Shot](#)

Interest Rate Tracking

Track the different interest rates by date range. This is particularly useful for variable rate or ARM loans.

Payment Tracking and Projection

QuikCalc will project all of your payments including what portion is principal and what portion is interest. Mark the

payments as paid to track the exact status of your loan or change the projected amounts. Instantly see what interest rates and terms were in affect for any payment. Quickly see the affect of adding any number of extra payments, overriding any payment or adding lump sum payments. This module also calculates initial interest payments at the start of traditional mortgages and balloon payments. You can also track various escrow accounts and assess late fees and penalties.

[View Screen Shot](#)

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Flexible Amortization Schedules

• Create and save any number of amortization schedules
• Allows you to set the loan amount, interest rate, payment frequency (including accelerated payments) and interest compounding frequency
• Includes principal/interest breakdowns along with running totals of interest paid and principal owing
• Change any scheduled payment amount
• Add any number of extra payments
• Skip scheduled payments
• Any payment frequency including monthly, bi-weekly and weekly
• Allows annual, monthly or weekly lump-sum payments starting in any year
• Allows you to print your schedule in 5 different formats and specify a date range for the years to print
• Different compounding methods include U.S. Rule (Simple Interest) and Canadian mortgages
• Specify a start date for the schedule or use generic time references
• Allows any of 14 different Day Count Conventions including 30/360, Actual/Actual, 30/365 and Actual/360
• Before and After display shows the effect of the latest changes
• Undo and Redo buttons allow you to go back and forth through your calculation changes
• New Compare button allows you to compare the existing schedule with another saved schedule
• Create schedules for various different payment types including interest only, fixed principal + interest, Increment by dollar (Dollar Step) and Increment by Percentage (Percent Step)
• Handles negative amortization
• Five different report formats can be printed for different date ranges using specific from and to dates
• Annual reports can be summarized based upon any fiscal year end showing interest and principal paid during the year
• Create Loan Manager loans based upon your schedule with the click of a button to save time
• View Screen Shot



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Solve for Missing Number Calculator

The Solve for Missing Number calculator allows you to enter your known values and solve for the payment amount, loan amount, interest rate or amortization period. Simply enter what you know and click on the calculator icon beside the parameter you don't know and QuikCalc will immediately solve for the missing number. Once finished, you can create a schedule or loan using the calculated parameters with the click of a button.

[View Screen Shot](#)

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Dynamic Payment Grids

The Payment Grids tool allows you to generate grids in five different configurations showing payment and loan amounts based upon various variables along the X and Y axis of the chart. For example, a payment grid with the loan amount on the left and the interest rate across the top. This tool replaces the old mortgage table books that are not flexible enough for today's wide array of loan types.

• Change any parameter and instantly see the results.
• Five different grid configurations allow you to solve for most missing parameters.
• Print them out for when you go to the bank or meet with your real estate agent.
• Open any number of these windows and compare side-by-side different payment frequencies, interest rates, compounding, periods and loan amounts.
• View screen shot

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Dozens of Easy to Use Calculators

We've included dozens of powerful financial calculators that allow you to quickly calculate many common questions such as Gross Debt Service Ratio and Total Debt Service Ratio that are used to determine what a bank will lend you. We have also included financial calculators that will allow you to do almost any calculation you will ever need. Some of the calculators we provide:

• Down Payment Amount
• Gross Debt Service Ratio
• Gross Debt Service Ratio Maximum Amount
• House Price from Current Rent
• House Price from Payment Amount
• Interest Amount
• Maximum Loan
• Maximum Payment
• Mortgage Payment
• Principal Amount
• Rent Payments Total
• Time to Pay Off Accelerated Loan
• Total Debt Service Ratio
• Total Debt Service Ratio Maximum Amount
• Total Interest Paid
• Total Paid for Home
• Plus many more!

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Detailed Reports

Detailed reports are available that will allow you to see on paper varying levels of detail on the loans, schedules or grids stored in the system. With most, you can specify a date range to print allowing you to see schedules for a specific term or period. As well, annual summary reports allow you to summarize based upon any year end you want, not just the calendar year end. This is especially important for business with corporate year ends other than December 31. You can also save these reports in HTML format which can then be emailed or included in other products such as Microsoft Word and Excel. Here are just some of the reports:

• Payment Coupons
• Loan Detail Summary Report
• Loan Detail Payments Report
• Loan Detail Payments Breakdown Report
• Loan Detail Annual Summary Report
• Loan Detail Annual Summary Payments Report
• Loan Detail Annual Summary with Payment Breakdown Report
• Loan Detail Payments Report with Notes
• Loan Detail Payments Breakdown Report with Notes
• Loan Detail Annual Summary Payments Report with Notes
• Loan Detail Annual Summary with Payment Breakdown Report with Notes
• Amortization Schedule - Payments Only Report
• Amortization Schedule - Payment Breakdown Report
• Amortization Schedule - Annual Summary
• Amortization Schedule - Annual Payment Summary
• Amortization Schedule - Annual Payment Breakdown
• Payment Grid
• Plus more!



What's New in V7.0

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This latest version is the most significant facelift that QuikCalc has ever received and is receiving rave reviews from our customers.

- **New, improved interface!**
- **New Tab Bar allows one click access to opened windows.**
- **Plus dozens of other enhancements requested by our users!**



Customer Reviews

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I just wanted to take a minute and thank you for the hands on support that your organization provided to Maaco. The application modifications that we requested were performed with a true willingness to give the customer exactly what they wanted. I believe that those enhancements will provide value to your other customers as well. The program application is currently being used to provide floor planning to three automotive dealerships. I would be very comfortable being a reference to Slateboard if ever the opportunity arose.

Thanks again,

Neil S. Cooper
Chief Financial Officer
Maaco Enterprises, Inc.



We use your software for our Housing Rehabilitation Program. The program involves Grants and low-interest Loans. Your QuikCalc Program is the software that we have chosen to track the financial portion of the program. It has all the tools we need, and is easy to use.

Slateboard excels at their commitment to their clients. I can't thank you enough for the excellent Customer Technical Support that your company provides. Your support staff has answered every question, walking through the application step-by-step. Many companies say they provide Customer Support but fall short of their promise. Slateboard sets the standard for Customer Service!

I highly recommend Slateboard Software.

Thanks ...

Kathleen Newcomer
Borough of Chambersburg
Housing Rehabilitation

"I wanted to let you folks know that the software is great since the changes you made to address my specific problems last year. I find that I use it for many different things, and it helps me greatly with my budgeting and investing decisions. I even found an error my bank made and had it corrected. Sincerely,"

Spring R., Indiana

"I have used it and love it. It allows for 'quirky' payment schemes, i.e. skipping payments, additional principal payments, etc."

Randy B., CPA, Louisiana

"I looked all over the net and couldn't find anything that did what I needed until I found yours."

Nancy W., Bookkeeper, Indiana

"Used your software today and it is really easy to use and very helpful. Thanks!"

Leatha T., Arizona

"I appreciate the quick response."

Hugh H., British Columbia

"You guys rock!"

Shannon S., Minnesota

"Very helpful"

John E., New Zealand

"Thanks! You guys are awesome. I'm impressed with the support!"

Ed T., Texas

"Love the software."

John E., New Zealand



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System Requirements & FAQs

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System Requirements

Computer	IBM or Compatible Pentium class PC (Pentium II or higher recommended)
Operating System	Windows Vista, XP, Windows 2000, or Windows Server 2003
Memory	256 MB of RAM (512 MB RAM recommended)
Hard Disk Space	45 MB free disk space required
Monitor	1024 x 768 resolution or higher recommended (800 x 600 mode available from Edit menu)
Printer (optional)	Required to print reports but not to operate program. Any printer supported by Windows

FAQs

Please click below to find answers to these common questions about purchasing.

If you have additional questions, please contact Customer Service via email at sales@slateboard.com.

- [How soon will I receive my software?](#)
- [How long will it take to download?](#)
- [Can I download again if I need to reinstall my software?](#)
- [I have additional questions about downloading...](#)
- [How do I update my data from a prior version of QuikCalc?](#)
- [How do I get help or technical support?](#)
- [Where can I find information about or purchase the Canadian version of QuikCalc?](#)
- [Do you have a money back guarantee?](#)

How soon will I receive my software?

If you order a CD-ROM, you can expect to receive it within 5-7 business days. If you purchase via download, the product is immediately available to you when the download process is completed. Note that you can also download when ordering a CD-ROM.

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How long will it take to download?

Download times will differ depending on Internet connection speed and other factors. Typically downloads via "high-speed" connections take 1-3 minutes. Downloads via dial-up are usually much slower and can take 20-40 minutes depending upon the connection speed.

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Can I download again if I need to reinstall my software?

Yes. Just visit our Downloads section, select Download My Order and after installing use your registration number for full access. If you have lost this number, please email sales@slateboard.com with as much information as possible for us to identify your order and we will send you your code.

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I have additional questions about downloading...

For a detailed explanation on how to download, please visit our [How to Download Software Over the Internet](#) page.

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How do I update my data from a prior version?

If you install on the same machine as your old version, simply run and register your new software. Once successfully set up, go to the File Menu and select the Upgrade My X Database menu item where X is the version number. Only versions you have installed will be displayed. Once selected, your data will be transferred to the new version.

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How do I get help or technical support?

Most questions can be answered by reading the online help or QuikStart guides available from the Help menu in your software. If your answer cannot be found there, email support is free for as long as you use your software. Send your question to support@slateboard.com.

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Where can I find information or purchase the Canadian version?

All of our software is compatible with Canadian style mortgages and loans. When creating a Canadian mortgage, simply select a Compounding method of Canadian. Note that all prices on this site are in US\$ unless otherwise noted.

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Do you have a money back guarantee?

QuikCalc is quick and easy to learn and is already in use by thousands of individuals and professionals across the United States and the world. We've been in business for over 10 years and offer a 60 day money back guarantee on all of our software so there is no risk to you! For more details on our money back guarantee, [click here](#).

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Compare Editions

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The feature grid below will help you decide which edition of QuikCalc is right for you. If you still aren't certain, remember that you can upgrade to any higher edition for the price difference at any time. As well, we have a 60 day money back guarantee on all of our products.

	QuikCalc Home Edition	QuikCalc Plus! Edition	QuikCalc Premium Edition	QuikCalc Office Edition
Price	\$39.95	\$69.95	\$139.95	\$299.95
Fully functional demo available.	TRY NOW	TRY NOW	TRY NOW	TRY NOW
Purchase securely on our web site.	BUY NOW	BUY NOW	BUY NOW	BUY NOW
	✓	✓	✓	✓
Users can share data over a network				✓
Multiple simultaneous users				✓
Track your data by client				✓
Generate Payment Receipts for your clients				✓
Number of Reports available	19	24	24	48
Print Payment Coupons for your borrowers.	✓	✓	✓	✓
Includes the Loan Manager	1 Loan Only	Up To 5 Loans	Unlimited	Unlimited
Track multiple interest rates	✓	✓	✓	✓
Track multiple loan terms	✓	✓	✓	✓
Track Interest/Insurance/Tax escrow accounts.	✓	✓	✓	✓
Assess late fees or penalties.	✓	✓	✓	✓
Associate names and addresses with loans	✓	✓	✓	✓
Track actual payments made	✓	✓	✓	✓
Specify different interest and payment start dates	✓	✓	✓	✓
Calculate early payout amounts and optionally update the schedule to reflect that change	✓	✓	✓	✓
Add, skip and override payments	✓	✓	✓	✓
Dozens of financial calculators		✓	✓	✓
Add any number of extra payments	✓	✓	✓	✓
Put an annual lump-sum payment on your loan starting in any year.	✓	✓	✓	✓
See effect of skipping any number of payments	✓	✓	✓	✓
Change any payment amount including your regular payments	✓	✓	✓	✓
Handles negative amortization	✓	✓	✓	✓
Multiple Day Count Conventions including 30/360 and Actual/Actual	✓	✓	✓	✓
Multiple Payment Types including interest only and fixed principal plus interest.	✓	✓	✓	✓
Allows schedule comparisons.		✓	✓	✓
Solve for missing number calculator	✓	✓	✓	✓
Payment Grids	✓	✓	✓	✓

Amortization Schedules	✓	✓	✓	✓
Allows U.S. Rule (Simple Interest) loans.	✓	✓	✓	✓
Handles accelerated payments	✓	✓	✓	✓
Handles US and Canadian mortgages	✓	✓	✓	✓
Printable reports including annual summaries	✓	✓	✓	✓
Save grids and schedules for future use	✓	✓	✓	✓
Export reports in HTML	✓	✓	✓	✓
Data file backup and restore	✓	✓	✓	✓
Further Details	QuikCalc Home Edition	QuikCalc Plus! Edition	QuikCalc Premium Edition	QuikCalc Office Edition

Still Have a Question?

If you still have a question, please contact us and we will be happy to help you decide what edition is right for you. Simply email us at sales@slateboard.com and we will respond shortly.



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Compare the Competition

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Ten Reasons Why QuikCalc Beats the Competition!	
1	Flexibility Add, skip or change any payment amount, regardless of what was due. Change the date any payment was received on and see the impact on interest. Most calculators only allow the fixed calculated amount and very few allow you to change the dates.
2	Lump Sums Have weekly, monthly or yearly lump sums, beginning in any year. Most calculators only allow annual, if any at all.
3	Extra Payments Have any number of extra payments applied directly to the principal including negative amounts for balance increases.
4	Payment Types Unlike most calculators, QuikCalc has 8 different payment types including interest only (fixed and adjusting), increasing payments (by amount and percentage), and more!
5	Day Count Conventions Most calculators assume a 30 day month and 360 day year. This may suit some loans but definitely not all. QuikCalc includes 14 different Day Count Conventions!
6	Interest Compounding Most calculators only include monthly compounding. QuikCalc includes pretty much any frequency you can imagine including semi-annual (the most common Canadian mortgage method), plus Simple Interest (U.S. Rule) where interest is held in escrow if not paid, not added to the balance like a compounding loan.
7	Interest Escrow Most calculators don't even include this because they are so inflexible they don't allow you to change your payments. Changing or skipping a payment where interest is missed is treated completely differently if you have a Simple Interest (U.S. Rule) loan. QuikCalc automatically takes care of this for you!
8	Date Based Reports You can print your schedule with the level of detail you choose and also limit the period printed by specific date, as well as summarize your report annually based upon a year end you select (especially important for companies with year-ends other than December 31).
9	Assess Late Fees plus Track Taxes and Insurance QuikCalc allows you to assess late fees and penalties, service charges plus track tax and insurance escrow. You can then adjust these account balances and report on them.
10	No Risk! We have a 60 day money back guarantee! If you are not completely satisfied, you get your money back. No hassles, no forms, no restocking fees, no risk!



Some Facts About Us

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•	Stable We've been in business since 1994 and have thousands of satisfied clients around the world
•	Safe We offer a 60-day unconditional money-back guarantee so there is no risk to you
•	Satisfaction QuikCalc has an over 99% satisfaction rate based upon number of refunds requested
•	Support We offer unlimited free email support



Try the Fully Functional Demo Now!

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Need help making the buying decision? We offer fully functional demos of all of our products. Simply use the links below to try out QuikCalc before buying. Once installed, use the Try Now button for full access. If you are not familiar with downloading software from the Internet, [click here](#) for detailed step-by-step instructions.

▶▶▶ [Click Here](#) to try QuikCalc (8.5MB)



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