

Arrears Estimator

Watch how adding an extra \$25 to \$50 to your usual monthly payment can decrease your balance faster!

The Arrears Estimator is a valuable tool that will allow you to compare how the length of time and total interest paid are affected by differing monthly payment amounts. Just watch how adding an extra \$25 to \$50 to your usual monthly payment can significantly decrease the total amount you pay in interest, as well as decreasing the amount of time you are making payments on the past due child support owed.

This calculation represents an estimate for paying off past due child support in California. It should not be used for any other purpose. This is only an ESTIMATE!

Enter your Outstanding Principal Amount here

Enter your Outstanding Interest Amount here

Enter your Monthly Payment Amount here

Sacramento County DCSS

Customer Contact: 1-866-951-3213 **Payment Plan Estimator** [HTTP://www.childsupport.ca.gov](http://www.childsupport.ca.gov)

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Arrears Data		Liquidation Summary	
Outstanding Principal	1,000.00	Annual Interest Rate	10%
Outstanding Interest	0.00	Months to Pay Principal	50
Payment Made To Date	0.00	Months to Liquidate Debt	76
Total Remaining Balance	1,000.00	Number of Payments Per Year	12
Monthly Payment Amount	60.00	Total Applied To Interest	753.00
Agreement Date	2011-03-15	Total Payments	1,753.00

Calculate

Payment Number	Payment Date	Payment Due/Paid	Principal Balance	Applied To Principal	Applied To Interest	Interest Added	Total Interest Owed	Balance Remaining
1	03/15/2011	0.00	1,000.00	0.00	0.00	0.00	0.00	1,000.00
2	04/15/2011	60.00	2,390.00	60.00	0.00	20.00	20.00	2,370.00
3	05/15/2011	60.00	2,850.00	60.00	0.00	24.00	44.00	2,810.00
4	06/15/2011	60.00	3,380.00	60.00	0.00	28.00	72.00	3,310.00
5	07/15/2011	60.00	3,980.00	60.00	0.00	32.00	104.00	3,920.00
6	08/15/2011	60.00	4,650.00	60.00	0.00	36.00	140.00	4,590.00
7	09/15/2011	60.00	5,390.00	60.00	0.00	40.00	180.00	5,330.00
8	10/15/2011	60.00	6,200.00	60.00	0.00	44.00	224.00	6,140.00
9	11/15/2011	60.00	7,080.00	60.00	0.00	48.00	272.00	7,000.00
10	12/15/2011	60.00	8,030.00	60.00	0.00	52.00	324.00	7,910.00
11	01/15/2012	60.00	9,050.00	60.00	0.00	56.00	380.00	8,890.00
12	02/15/2012	60.00	10,140.00	60.00	0.00	60.00	440.00	9,940.00
13	03/15/2012	60.00	11,300.00	60.00	0.00	64.00	504.00	11,060.00
14	04/15/2012	60.00	12,530.00	60.00	0.00	68.00	572.00	12,250.00
15	05/15/2012	60.00	13,830.00	60.00	0.00	72.00	644.00	13,510.00
16	06/15/2012	60.00	15,200.00	60.00	0.00	76.00	720.00	14,840.00
17	07/15/2012	60.00	16,640.00	60.00	0.00	80.00	800.00	16,240.00
18	08/15/2012	60.00	18,150.00	60.00	0.00	84.00	884.00	17,710.00
19	09/15/2012	60.00	19,730.00	60.00	0.00	88.00	972.00	19,260.00
20	10/15/2012	60.00	21,380.00	60.00	0.00	92.00	1,064.00	20,890.00
21	11/15/2012	60.00	23,100.00	60.00	0.00	96.00	1,160.00	22,600.00
22	12/15/2012	60.00	24,890.00	60.00	0.00	100.00	1,260.00	24,390.00
23	01/15/2013	60.00	26,750.00	60.00	0.00	104.00	1,364.00	26,260.00
24	02/15/2013	60.00	28,680.00	60.00	0.00	108.00	1,472.00	28,200.00
25	03/15/2013	60.00	30,680.00	60.00	0.00	112.00	1,584.00	30,210.00
26	04/15/2013	60.00	32,750.00	60.00	0.00	116.00	1,700.00	32,290.00
27	05/15/2013	60.00	34,890.00	60.00	0.00	120.00	1,820.00	34,440.00
28	06/15/2013	60.00	37,100.00	60.00	0.00	124.00	1,944.00	36,660.00
29	07/15/2013	60.00	39,380.00	60.00	0.00	128.00	2,072.00	38,950.00
30	08/15/2013	60.00	41,730.00	60.00	0.00	132.00	2,204.00	41,310.00
31	09/15/2013	60.00	44,150.00	60.00	0.00	136.00	2,340.00	43,740.00
32	10/15/2013	60.00	46,640.00	60.00	0.00	140.00	2,480.00	46,240.00
33	11/15/2013	60.00	49,200.00	60.00	0.00	144.00	2,624.00	48,800.00
34	12/15/2013	60.00	51,830.00	60.00	0.00	148.00	2,772.00	51,420.00
35	01/15/2014	60.00	54,530.00	60.00	0.00	152.00	2,924.00	54,100.00
36	02/15/2014	60.00	57,300.00	60.00	0.00	156.00	3,080.00	56,840.00
37	03/15/2014	60.00	60,140.00	60.00	0.00	160.00	3,240.00	59,640.00
38	04/15/2014	60.00	63,050.00	60.00	0.00	164.00	3,404.00	62,500.00
39	05/15/2014	60.00	66,030.00	60.00	0.00	168.00	3,572.00	65,420.00
40	06/15/2014	60.00	69,080.00	60.00	0.00	172.00	3,744.00	68,400.00
41	07/15/2014	60.00	72,200.00	60.00	0.00	176.00	3,920.00	71,440.00
42	08/15/2014	60.00	75,390.00	60.00	0.00	180.00	4,100.00	74,540.00
43	09/15/2014	60.00	78,650.00	60.00	0.00	184.00	4,284.00	77,700.00
44	10/15/2014	60.00	81,980.00	60.00	0.00	188.00	4,472.00	80,920.00

When all three fields are completed, please click Calculate. The program will calculate how quickly you will pay off your balance. Experiment with different monthly payment amounts and see how fast your past due child support could disappear!

Please note: the Arrears Estimator calculates payments out to a maximum of ten years.