



## Structured Settlement Calculator:

Amount of payment to sell	\$ <u>4166.67</u>	per month ▼ <input type="radio"/>
Number of payments to sell	<u>120</u>	Total \$ 500,000.40 <input type="radio"/>
Time till these payments begin ⓘ	<u>30</u>	days ▼ <input type="radio"/>
Discount rate (cost of selling) ⓘ	<u>17.07</u>	% per year <input type="radio"/>

**Find ► Present value (lump sum amount)**

**\$ 250044.08**

Find

Total Payments Selling	\$ 500,000.40 (over 10 years)
Present Value	\$ 250,044.08
Difference	\$ -249,956.32
Percent Change	-49.99 %

View

Try:  
[Find number of payments to sell](#)  
[Find amount of payment to sell](#)  
[Present value of one-time payment](#)  
 See examples below

Interest Info   
 17.07% effective annual discount rate compounding once per year =  
 15.8641% nominal annual discount rate compounding 12 times per year or  
 1.322% per compound period  
 Note: Compounding period matches payment period.  
 If selling a one-time payment, compounding is once per year.

### Calculator Instructions:

- Select the item you would like to find. Fill in the other values. Answer will appear.
- Note: values can also be changed by scrolling mouse or pressing/holding arrow keys.

Answers from the structured settlement calculator provide a rough estimate. Please note that the effective discount rate charged by a structured settlement purchaser depends on many factors such as: the structured settlement purchaser's cost of money, selling guaranteed or life contingent payments, negotiation ability to get a lower (better) rate, the amount of payments you are selling (smaller transactions may have a higher discount rate due to factors like legal/court costs being a larger part of an overall small transaction amount), etc.

### Example 1:

Find the number of payments to sell to get the lump sum amount you need.

Amount of payment to sell: \$ 1,200.00 per month

Number of payments to sell: **Find this answer**

Time till these payments begin: 1 year

Discount rate (cost of selling): 7%

Lump sum amount needed: \$ 60,000.00

Select the "find" button in the "Number of payments to sell" row. Entering the values above into the structured settlement calculator will give you the answer of: 63.5 payments. So, 63.5 payments of \$1200 per month need to be sold to get a lump sum payment of \$60,000. Change some of the other values to see how they affect the "Number of payments" answer.

[Click to scroll up and show this example in the calculator above.](#)

## Example 2:

Find the amount of payment to sell to get the lump sum amount you need.

Amount of payment to sell: **Find this answer**  
when selling a payment every 2 months

Number of payments to sell: 60

Time till these payments begin: 6 months

Discount rate (cost of selling): 7.0%

Lump sum amount needed: \$ 75,000.00

Select the "find" button in the "Amount of payment to sell" row. Entering the values above into the structured settlement calculator will give you the answer of: \$1,769.38 So 60 payments of \$1,769.38 every 2 months need to be sold to get a lump sum payment of \$75,000. Change some of the other values (like changing payment frequency to every month) to see how they affect the "Amount of payment" answer.

[Click to scroll up and show this example in the calculator above.](#)

## Example 3:

Find lump sum amount (present value) when selling a one-time payment.

Amount of payment to sell: \$25,000 one-time payment

Number of payments to sell: 1

Time till these payments begin: 3 years

Discount rate (cost of selling): 10.0%

Lump sum amount: **Find this answer**

Select the "find" button in the "Present value (lump sum amount)" row. Entering the values above into the structured settlement calculator will give you the answer of: \$18,782.87 So selling 1 payment of \$25,000 that occurs in 3 years will provide a lump sum payment of \$18,782.87. Change some of the other values to see how they affect the "Present value (lump sum amount)" answer.

[Click to scroll up and show this example in the calculator above.](#)

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