MoneySmart$ is a lightweight and easy to use application, designed to help you with financial calculi. It is capable of calculating the monthly rate of money to be paid for a loan or put aside for future savings. Calculate your loan amortization It is not always simple to calculate the monthly rate of money return, when you have contracted a loan, but MoneySmart$ makes it easy for you to estimate the total payment, the total amount of interest or the monthly rate. All you have to do is insert the borrowed sum, the interest rate and the term set for payback. The application can instantly determine the parameters you need. Payment deadline If you know the amount of money you have to pay back for a loan and the monthly rate, MoneySmart$ can easily let you know how much time you have to refund the provider. It calculates the exact number of months and years until the deadline. Savings goal setter MoneySmart$ is also a useful tool in estimating how to obtain a certain sum, by the means of saving money. You simply have to decide what sum of money you need and the time you have to gather it. Considering the interest rate, the application can calculate the monthly amount of money you need to set aside to reach your goal in time. Moreover, in case you have a deposit that you wish to harness, the program can quickly determine the future balance of your account, if the interest rate applies. You can easily use result of the calculus in another program, with the Copy to clipboard option, or print it. Conclusion MoneySmart$ is a reliable financial tool that offers you the means to quickly and easily determine monthly amounts of money you need to pay back or set aside. It can be a useful instrument for those who wish to start a college fund, a new car plan or make a deposit. Keywords: personal finance, loans, mortgage calculator, personal finance, computer software, MoneySmart$, MoneySmart$ download MoneySmart$ Software for Business Users, includes MoneySmart$ calculator and MoneySmart$ spreadsheet. It can be used to manage expenses and budgets, to calculate projected earnings, planned loans and investments, as well as other expenses and calculations. • Create and maintain budgets, financial plan and monthly expense reports. • Calculate the monthly rate of money return. • Calculate the monthly amount of money to be paid for a loan or put aside for future savings. • Set savings goals for a planned sum 70238732e0

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KeyMacro is a way of visualizing the connections between information and ideas. It is based on a type of mapping/modelling technique called Dialogue Mapping. See for a brief introduction. This tool is not appropriate for all types of group sensemaking. First and foremost, it requires several people to 'play' the roles of personas: - 'Lobbydoe': to present issues and ideas to people - 'Mindstormer': to take in ideas and present them to people - 'Developer': to develop the tool to support new scenarios You can play a particular persona in the tool to a greater or lesser extent, and more importantly, you can also 'nudge' the tool to 'follow' you as you explore the ideas and issues that are brought up. It is designed to facilitate the sensemaking process that enables people to work out what to do next and so move from an initial set of ideas, to more comprehensive scenarios that can be implemented. This kind of user interface has a long and distinguished pedigree. Our interest in it comes from our experience of facilitating design workshops for non-technical managers where this kind of collaborative sensemaking is often employed, and where it is a proven technique that helps people to come to a new understanding and set of priorities. However, the tool's process is much more general than this. You can use it to develop your own personas (for instance, to take part in the development of a new product), and explore ideas, issues and decision points in a general way. We have also found that users

very often employ KeyMacro to support their 'project work' with other people. It is a useful tool for developing shared understanding, where people work out what to do next and develop a shared strategy and vision. Communities on the move: urban social and economic networks and the challenges of globalisation Communities on the move: urban social and economic networks and the challenges of globalisation published:23 Jun 2015 views:8 These are our final presentations for this year's forum. Topics are the challenges facing social and urban networks in recent years, as well as the policy responses and alternatives that make up a viable future. 'Social and economic networks in the digital age' in July 2016. This film is an introduction to the subject of Social Media.

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