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CalcYourWealth
Financial Calculator Inputs Checklist

The 50 inputs that power all 50 free calculators — with the verified 2026 reference numbers you need to fill them in.

2026 EDITION · GENERATED 2026-08-17 · FIGURES VERIFIED 2026-08-09

Inside this checklist

Every item links to the calculators that use it. Figures on page 7 mirror the verified data powering the tools — tax brackets, retirement limits, Social Security, student-loan programs and market benchmarks.

How to use this checklist

Step 1 — Gather. Walk down the list and tick “Have it” for every value you can already put your hands on. The “Where to find it” column names the exact document for each one — statement, pay stub, policy page or government source.

Step 2 — Run. Open the calculators in the “Used by” column and enter only the values that apply to that tool. Every calculator needs just a few of these 50 inputs — you never need all of them at once.

Step 3 — Compare & revisit. Check your results against the 2026 reference numbers on page 7, then re-run whenever a rate, balance or life event changes. Refresh this sheet each January when the new IRS and SSA figures land.

Column legend

Have it	[ ]	tick once you have the value in front of you
Where to find it		the exact document that holds the number
Your value		write the figure and its unit — e.g. $84,000 / year
Used by		click to open the calculators that need this input

Reference figures used in this document were verified on 2026-08-09 against official IRS, Social Security Administration and Federal Student Aid 2026 releases. Market benchmarks reflect August 2026 readings of the Freddie Mac PMMS survey and FDIC national rates.

Income & budget · Items 1–10

#	Have it	Input	Where to find it	Your value	Used by
1	[ ]	Gross annual income	Last pay stub or Form W-2 — enter the annual figure	________	Income Tax Calculator · Paycheck Calculator · Debt-to-Income Calculator
2	[ ]	Net monthly income	Pay stub after taxes and deductions — take-home pay	________	Budget Calculator · Paycheck Calculator · Recession Resilience Budget Planner
3	[ ]	Pay frequency	Pay stub — weekly, biweekly, semimonthly or monthly	________	Paycheck Calculator · Hourly to Salary Converter
4	[ ]	Housing cost	Lease agreement or monthly mortgage statement	________	Budget Calculator · Mortgage Calculator · Rent vs Buy Calculator
5	[ ]	Food cost	1–3 months of grocery and dining receipts	________	Budget Calculator · Emergency Fund Calculator
6	[ ]	Transportation cost	Loan, insurance, fuel and transit passes	________	Budget Calculator · Car Depreciation Calculator
7	[ ]	Utilities	Electricity, gas, water and internet bills	________	Budget Calculator · Cost of Living Comparison Calculator
8	[ ]	Insurance premiums	Policy declarations pages — health, auto, home, life	________	Budget Calculator · Life Insurance Needs Calculator
9	[ ]	Required debt payments	All loan and credit-card minimum payments	________	Debt-to-Income Calculator · Debt Snowball Calculator · Debt Avalanche Calculator
10	[ ]	Discretionary expenses	Recent card or bank statements — dining, shopping, subscriptions	________	Budget Calculator · FIRE Calculator

Loan & debt · Items 11–20

#	Have it	Input	Where to find it	Your value	Used by
11	[ ]	Current principal balance	Most recent loan or mortgage statement	________	Loan Payoff Calculator · Credit Card Payoff Calculator · Student Loan Calculator
12	[ ]	Interest rate or APR	Loan note, statement, or online account dashboard	________	Mortgage Calculator · Auto Loan Calculator · Credit Card Payoff Calculator
13	[ ]	Remaining term	Statement or amortization schedule — months or years left	________	Mortgage Calculator · Auto Loan Calculator · Personal Loan Calculator
14	[ ]	Required payment	Statement minimum or scheduled payment amount	________	Debt-to-Income Calculator · Budget Calculator
15	[ ]	Optional extra payment	Your budget decision — anything above the minimum	________	Loan Payoff Calculator · Credit Card Payoff Calculator · Debt Snowball Calculator
16	[ ]	Origination or closing costs	Loan Estimate (LE) or Closing Disclosure	________	Mortgage Calculator · Refinance Calculator · Rent vs Buy Calculator
17	[ ]	Credit-card minimum payment	Card statement — minimum due line	________	Credit Card Payoff Calculator · Debt Snowball Calculator
18	[ ]	Vehicle trade-in value	Appraisal guide or written dealer quote	________	Auto Loan Calculator · Car Depreciation Calculator
19	[ ]	Down payment	Savings statement or pre-approval letter	________	Mortgage Calculator · Auto Loan Calculator · Home Affordability Calculator
20	[ ]	Property tax and insurance	County assessment + insurance declarations page	________	Mortgage Calculator · Home Affordability Calculator · Rent vs Buy Calculator

Savings & investing · Items 21–30

#	Have it	Input	Where to find it	Your value	Used by
21	[ ]	Current account balance	Bank, CD or brokerage statement	________	Compound Interest Calculator · High-Yield Savings Calculator · Net Worth Calculator
22	[ ]	Initial deposit or investment	Amount you can commit today	________	Compound Interest Calculator · Investment Return Calculator · Index Fund Return Calculator
23	[ ]	Recurring contribution	Automatic transfer settings — amount per period	________	Investment Return Calculator · 401(k) Calculator · Savings Goal Calculator
24	[ ]	Contribution frequency	Transfer schedule — monthly, quarterly or annual	________	Investment Return Calculator · High-Yield Savings Calculator
25	[ ]	Entered APY or return assumption	Bank rate sheet, or the 2026 benchmarks on page 7	________	High-Yield Savings Calculator · CD Calculator · Investment Return Calculator
26	[ ]	Compounding frequency	Account terms — daily, monthly or annually	________	Compound Interest Calculator · CD Calculator
27	[ ]	Expense ratio or annual fee	Fund prospectus or 401(k) fee disclosure	________	Index Fund Return Calculator · Investment Return Calculator
28	[ ]	Goal amount	Your target figure — e.g. emergency fund, down payment, tuition	________	Savings Goal Calculator · College Savings Calculator · Emergency Fund Calculator
29	[ ]	Goal date or years	Your timeline — when you need the money	________	Savings Goal Calculator · Retirement Savings Calculator · FIRE Calculator
30	[ ]	Inflation assumption	CPI-based benchmark — see the 2026 reference page	________	Inflation Impact Calculator · Retirement Savings Calculator · FIRE Calculator

Retirement & tax · Items 31–40

#	Have it	Input	Where to find it	Your value	Used by
31	[ ]	Current age	—	________	Retirement Savings Calculator · FIRE Calculator
32	[ ]	Target retirement age	Your plan — the age you want to stop working	________	Retirement Savings Calculator · 401(k) Calculator · FIRE Calculator
33	[ ]	Current retirement savings	Latest 401(k), IRA and brokerage statements	________	401(k) Calculator · Retirement Savings Calculator · FIRE Calculator
34	[ ]	Employer contribution or match	Benefits summary or pay stub — match % and cap	________	401(k) Calculator · Payroll Calculator
35	[ ]	Desired retirement income	Your budget — annual income in retirement	________	Retirement Savings Calculator · FIRE Calculator
36	[ ]	Withdrawal-rate assumption	Common 4% rule — or your own plan	________	FIRE Calculator · Retirement Savings Calculator
37	[ ]	Federal filing status	Last year's Form 1040 — single, married, head of household	________	Income Tax Calculator · Paycheck Calculator · Self-Employment Tax Calculator
38	[ ]	Taxable income before a transaction	Pay stub or prior-year return	________	Capital Gains Tax Calculator · Crypto Tax Calculator · Income Tax Calculator
39	[ ]	Eligible deductions	Prior Schedule A or tax records — the page 7 reference helps	________	Income Tax Calculator · Self-Employment Tax Calculator
40	[ ]	Official account contribution limit	IRS 2026 limits — printed on page 7	________	401(k) Calculator · Roth vs Traditional IRA Calculator

Business & other · Items 41–50

#	Have it	Input	Where to find it	Your value	Used by
41	[ ]	Business revenue	P&L; statement or accounting software	________	Profit Margin Calculator · Break-Even Calculator · Freelancer Rate Calculator
42	[ ]	Cost of goods sold	Inventory and purchase records	________	Profit Margin Calculator · Break-Even Calculator
43	[ ]	Operating expenses	P&L; statement — rent, software, marketing, payroll	________	Profit Margin Calculator · Side Hustle Income Calculator
44	[ ]	Fixed costs	Costs that don't change with volume — rent, salaries, subscriptions	________	Break-Even Calculator · Profit Margin Calculator
45	[ ]	Variable cost per unit	Materials + labor per unit sold	________	Break-Even Calculator
46	[ ]	Selling price per unit	Your price list	________	Break-Even Calculator · Invoice Calculator
47	[ ]	Hours and billable weeks	Calendar + contracts — hours per week, weeks per year	________	Freelancer Rate Calculator · Hourly to Salary Converter
48	[ ]	Invoice quantity and unit price	Quote or purchase order line items	________	Invoice Calculator · Freelancer Rate Calculator
49	[ ]	Existing insurance coverage	Policy declarations — coverage already in force	________	Life Insurance Needs Calculator
50	[ ]	Source date for current reference data	The “verified as of” date printed on page 7	________	Income Tax Calculator · Social Security Calculator

2026 Reference Numbers — verified 2026-08-09

Retirement account limits (IRS)

401(k) / 403(b) elective deferral	$24,500	plus $8,000 catch-up (50+)
401(k) catch-up, ages 60–63	$11,250	SECURE 2.0 super catch-up
IRA contribution	$7,500	plus $1,100 catch-up (50+)
SIMPLE IRA deferral	$17,000	plus $4,000 catch-up
Total defined-contribution cap	$72,000	per participant
HSA — self only / family	$4,400 / $8,750	+$1,000 catch-up at 55+

Source: Internal Revenue Service, 2026 releases (irs.gov).

Social Security & Medicare (SSA)

Social Security wage base	$184,500	2026 taxable maximum
Employee Social Security rate	6.2%	self-employed: 12.4%
Medicare rate	1.45%	self-employed: 2.9%
Cost-of-living adjustment (COLA)	2.8%	effective January 2026

Source: Social Security Administration, ssa.gov.

Federal tax quick reference (IRS)

Standard deduction — single	$16,100	married filing separately: same
Standard deduction — married joint	$32,200	
Standard deduction — head of household	$24,150	
Top marginal rate	37%	seven brackets, 10%–37%
SALT deduction cap	$40,400	married separate: $20,200
Child tax credit (max)	$2,200	per qualifying child

Source: Internal Revenue Service, 2026 releases (irs.gov). Full bracket tables are built into the Income Tax Calculator.

Federal student loans (FSA)

Public Service Loan Forgiveness	120	qualifying payments
IDR forgiveness — 20-year plans	240	qualifying payments
IDR forgiveness — 25-year plans	300	qualifying payments

Source: Federal Student Aid, U.S. Department of Education (studentaid.gov).

Market benchmarks (Aug 2026)

30-year fixed mortgage average	6.82%	Average 30-year fixed rate, Freddie Mac PMMS, August 2026
High-yield savings APY range	4.00% – 4.50%	Competitive high-yield savings APY range, August 2026
FDIC national savings average	0.38%	FDIC national average savings rate, August 2026

Sources: Freddie Mac PMMS (freddiemac.com/pmms); FDIC national rates (fdic.gov).

Your 5-step action plan

1. Pick one goal. Start with the single calculation you care about most this month — a payment, a payoff date, a tax bill or a savings target.
2. Fill only its inputs. Use the “Used by” column to open that calculator, then copy in just the values it asks for.
3. Run it and read the result. Every tool explains its formula, benchmarks and assumptions below the result — the answer comes with its math.
4. Compare to the reference numbers. Check page 7 to see how your rate, limits and benchmarks compare to the verified 2026 figures.
5. Revisit each January. IRS and SSA figures refresh yearly. Re-download this checklist after the next release — the edition date is on the cover.

The full 50-tool directory

Loans & mortgages

- Home Affordability Calculator
- Mortgage Calculator
- Auto Loan Calculator
- Car Depreciation Calculator
- Loan Payoff Calculator
- Personal Loan Calculator
- Refinance Calculator
- Rent vs Buy Calculator
- Student Loan Calculator
- Student Loan Forgiveness Calculator

Savings & banking

- Compound Interest Calculator
- CD Calculator
- College Savings Calculator
- Emergency Fund Calculator
- High-Yield Savings Calculator
- Savings Goal Calculator

Investing & real estate

- Investment Return Calculator
- Currency Converter with History
- Index Fund Return Calculator
- Real Estate ROI Calculator
- Stock Options Calculator

Retirement & FIRE

- 401(k) Calculator
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- Retirement Savings Calculator
- Roth vs Traditional IRA Calculator
- Social Security Calculator

Taxes

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Debt payoff

- Debt Snowball Calculator
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- Debt Avalanche Calculator
- Debt-to-Income Calculator

Budgeting & life

- Budget Calculator
- Paycheck Calculator
- Cost of Living Comparison Calculator
- Hourly to Salary Converter

- Inflation Impact Calculator
- Life Insurance Needs Calculator
- Net Worth Calculator
- Recession Resilience Budget Planner
- Wedding Budget Calculator

Business & payroll

- Break-Even Calculator
- Freelancer Rate Calculator
- Invoice Calculator
- Payroll Calculator
- Profit Margin Calculator
- ROI Calculator
- Side Hustle Income Calculator

Official sources behind the 2026 reference figures

Internal Revenue Service — 2026 releases https://www.irs.gov/pub/irs-drop/rp-25-32.pdf
IRS notices (secondary) https://www.irs.gov/pub/irs-drop/n-25-67.pdf
Social Security Administration — COLA & wage base https://www.ssa.gov/news/en/cola/factsheets/2026.html
SSA — benefit formula (secondary) https://www.ssa.gov/oact/cola/piaformula.html
Federal Student Aid — forgiveness & IDR https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service
Federal Student Aid — repayment plans (secondary) https://studentaid.gov/manage-loans/repayment/plans/income-driven
Freddie Mac — Primary Mortgage Market Survey https://www.freddiemac.com/pmms
FDIC — national rates https://www.fdic.gov/resources/bankers/national-rates/

This checklist is a data-gathering aid for calculator inputs. It does not evaluate financial health or provide personalized advice. Reference figures are as published by the cited sources on 2026-08-09; your individual rate, limit or benefit may differ. Links open the live calculators on https://calcyourwealth.com.