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Are you a cab? Do you have to pay someone to take your clothes? Is it worth it? How you answer these questions depends on the cost/time calculation. In other words, is the money or time you spend worth it? If you are not sure, better thinking can help. Answer a series of questions – how much you do, how much you enjoy your work, how long you will be willing to stand in line for free things, etc.– and their algorithm calculates exactly how much moolah your minutes cost. The feedback is astonishingly specific. You'll learn what to pay a personal assistant or whether it's cost-effective to hire it in the first place. You will see when you need to dress for a taxi. The site even calculates the time-to-price ratio of purchasing solutions. Do you need to buy this tablet/bag/smoothie? Who knew you were wasting so much money deciding between a strawberry and an orange breeze? First question The Internet can be a powerful source of information, especially when it comes to understanding financial transactions. Gone are the days when brokers or lenders are the only ones who can calculate their loan interest. With a quick online search, everyone now has the ability to download a free financial calculator to do the hard work. Even some difficult calculations such as mortgage interest can be done with just a few keystrokes. Here's a look at eight specialized types of online financial calculators that you can use for specific financial calculations, along with an explanation of how you can build your own calculator for your specific needs. If you just need help and don't want to build a comprehensive financial plan, these calculators can help you get started: Mortgage payment calculator When calculating a mortgage payment, you will need to take into account advance payment, mortgage insurance, property taxes, home owners insurance and other fees in addition to the price of your home and the interest on the loan. The Zillow mortgage calculator offers an elegant interface that allows you to enter all the variables of your mortgage loan to calculate a single monthly payment amount. Pros: There are a wide range of reports and graphs to highlight consumer inputs Cons: Credit options that are usable in the calculator are limited to 30-year fixed, 15-year fixed and 5/1 adjustable rate mortgages find out: How to make a mortgage payment [Back to the Top] Credit Payment Calculator A general credit calculator is probably the simplest and widest type of financial calculator. You can use a common loan calculator for personal loans, credit cards or any other type of ordinary loan. This example from Merrill Edge requires an amount of the loan, payment frequency, interest rate claimed and duration for calculating the you to pay. You can also add additional costs, such as fees, if applicable. Pros: Easy to use for almost any type of loan Cons: Does not allow detailed inputs Check: 10 Best personal loans for people with good credit [Back to the Top] Retirement/401(k) Plan Savings Calculator Retirement/401(k) Plan Savings Calculator can show you in black and white how the mixing power works. As such, it can be one of the most exciting tools available. By introducing a regular monthly installment and an expected rate of return, you can estimate how much money you will have filmed by the time you retire. AARP's pension calculator allows you to enter multiple variables for different retirement planning scenarios, including everything from current and future savings to expected Social Security and additional income in the future. Pros: Includes many factors for planning retirement Minuses: Doesn't allow details about lifestyle or investments Also see: Here are 30 Ways To Retire Earlier [Back to] Automatic Calculator Loan Auto Lending Calculator is a basic tool when you fund a vehicle, as you can adjust with different terms and upfront payments to see how they will affect your monthly expenses. A good auto credit calculator, like the one in Cars.com, will be relevant to your car price, advance installment, the value of your trade (if any), your interest rate, your tax rate and your time limit for calculating your monthly payment. Pros: Easy to use, but still includes all the important variables: Don't pre-replenish tax tax rate Be aware: Top 8 Hidden Costs of Making Auto Loan [Back to Top] College Savings Calculator Although you can use a basic financial calculator to see how your college savings can grow, specializing, like the one offered by 529 plan aggregator Savingforcollege.com, allows specific college-related data. In this calculator you can enter your child's age, the type of college your child aspires to and your household income. As well as showing you how much you need to save to meet your college funding goals, the calculator can estimate the total amount of scholarships and grant you a family allowance based on your income. You can change the size of your potential monthly contribution to see how this will affect your final balance. Pros: Generates colorful, personalized reports based on user inputs and estimates how much financial help your family can get Flaws: You might see an ad or two pop-up on first arrival Discover: What it costs to visit America's 25 most beautiful colleges [Back to the Top] Net Worth Calculator Your value is an important indicator of how much it costs to visit America's 25 most beautiful colleges [Back to the Top] Net Worth Calculator Your value is an important indicator of how much you are sure. The basic net worth formula is assets minus liabilities. However, a good net worth calculator, like the one from CalcXML, will make a detailed description of all assets and liabilities. Liabilities. Your net worth grow regularly through the use of a good calculator can help you stimulate to continue or get involved – good financial habits. If you have a negative net worth, a good calculator can help you see what you need to do to improve your financial situation. Pros: Provides a wide range of general categories to help calculate net worth: Not doing well in each category Learn: How to calculate your net worth [Back to The Top] Debt Planning calculator a good debt planning calculator, like the Financial Mentor's debt payment calculator, can help you plan the best way to attack your existing debt. It can also show you the damage caused by high-interest debt. With the financial mentor calculator, you enter the balance you owe, the interest you pay and the desired date to be debt-free. The calculator will show you the monthly payment you will need to pay off your debt, the number of payments you will need to make and how much interest you will pay along the way. Pros: A simple, direct way to calculate debt and see a Cons payment plan: The numerous loan application proposals on the page around the strategist himself: How to get out of debt — Step-by-step guide [Back to] Tax Return Calculator for many Americans, tax returns are a bit of a mystery. In fact, for fiscal year 2016, the most recent year for which data is available, the IRS reported that 53.5% of returns were submitted by paid constituents. If you need help dealing with where you are, there are many online tax return calculators that can estimate your taxes for you. The free tax calculator from H&R Block is a fairly in-depth example, requiring you to enter your filing status, income from all sources and deductions, among other inputs. A few quick clicks later, the calculator will spit out your expected tax liability. This calculator is particularly useful for the self-employed as it includes the calculation of the self-employment tax. Pros: Provides a good overview of your tax situation and includes a self-employment tax: If you don't already know how to make your own taxes, you may enter some of your variables incorrectly Related: Here's the average tax refund amount [Back to] How to build your own financial calculator If you can't find the right free online calculator To use for your specific needs — or if you want to use a calculator for special purposes, you can always build your own — and there are plenty of options to help you. Spreadsheet apps like Microsoft Excel and Google Sheets the development of calculations you would like, from simple calculations to complex formulas. For example, if you need to add different inputs in Excel, list them in a column, then just select a cell at the bottom and click the AutoSum button, and the spreadsheet will enter automatically. 7 Steps to create a budget calculator To create a general calculator in a spreadsheet, just list your entered data and enter appropriate formulas. For example, to create a simplified budget calculator, follow these steps: In the first column, specify the categories of all your expenses, such as mortgage and groceries. In the second column, enter the amount of your monthly cost in this category. Sum these costs at the bottom of the column. In the third column, enter your monthly income. In the fourth column, enter your average tax rate. You can calculate this rate from your tax return for the previous year, simply take your total taxes paid and divide them into your gross income. In column five, multiply your gross income at the tax rate. This is your general tax liability. In the sixth column, remove the fifth column from the third column. This is your net income after tax. In column seven, subtract the amount at the bottom of column two — your total costs — from column six, net income after tax. This will show whether you spend over your budget or have a surplus of income. Pros: Gives you the freedom to change your calculator, as you can see it's good Flaws: It requires understanding what you're trying to decide on Keep Reading to learn how to create your own financial plan in eight steps. More from GOBankingRates: GOBankingRates:

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