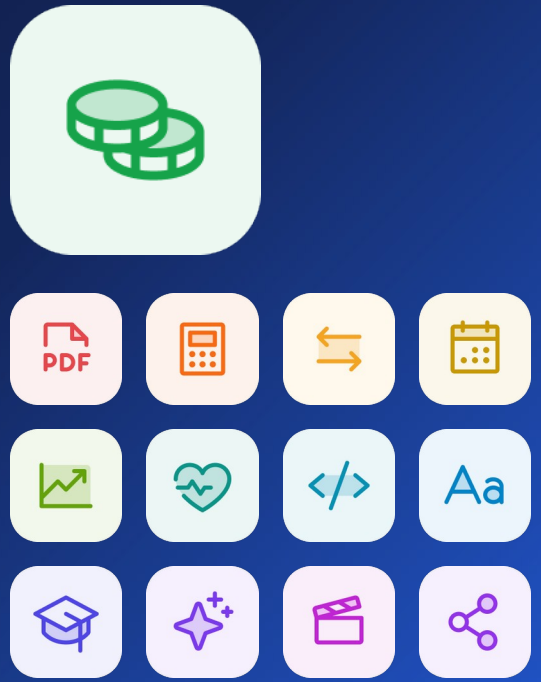
FreeToolr

Free Money Tools for the US, UK, Nigeria and the Gulf

Salary, tax, loans and savings, built around local rules and dated.



2026 edition | **freetoolr.com**

FreeToolr

Why these tools are worth a look

120+

finance calculators planned on FreeToolr

4

regions with local tax and salary tools

Dated

each tool shows its rules, source and last check

FreeToolr

United States and the UK

01 US Paycheck Calculator

Take-home pay after federal and state tax and deductions.

Use it when: Comparing two job offers in different states.

freetoolr.com/finance/us-paycheck-calculator/

02 UK Take Home Pay Calculator

Pay after income tax, National Insurance and student loan.

Use it when: Checking a new salary before you accept it.

freetoolr.com/finance/uk-take-home-pay-calculator/

FreeToolr

Nigeria and the Gulf

03 Nigeria PAYE Tax Calculator

PAYE and take-home pay under the Nigeria Tax Act from January 2026.

Use it when: Seeing how the new rules change your monthly pay.

freetoolr.com/finance/nigeria-paye-tax-calculator/

04 UAE Gratuity Calculator

End-of-service gratuity for private sector work in the UAE.

Use it when: Planning before you change jobs or leave the country.

freetoolr.com/finance/uae-gratuity-calculator/

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Borrow and save wisely

05 Loan Calculator

The monthly payment and total cost of a loan.

Use it when: Before you sign for a car or personal loan.

freetoolr.com/finance/loan-calculator/

06 Compound Interest Calculator

How savings grow when interest earns interest.

Use it when: Deciding how much to save each month for a goal.

freetoolr.com/finance/compound-interest-calculator/

WORKED EXAMPLE

FreeToolr

What a loan really costs

You borrow 10,000 for 3 years at 12% a year, paid monthly.

1. Open the Loan Calculator
2. Enter 10,000 at 12% for 36 months
3. Read the monthly payment
4. Check the total interest

Result: **About 332 a month, about 1,957 in interest**

Try Loan Calculator

FreeToolr

Six more tools to keep handy

07
UK Stamp Duty Calculator

Tax on a UK home purchase

Open tool

08
401k Calculator

US retirement savings growth

Open tool

09
Nigeria Pension Calculator

Contributions and growth

Open tool

10
UAE VAT Calculator

Add or remove 5% VAT

Open tool

11
Budget Calculator

Plan where income goes

Open tool

12
Mortgage Calculator

Monthly payment and schedule

Open tool

OPEN NOW, A TO Z

FreeToolr

Every money tool open today

- 401k Calculator
- Amortization Calculator
- Auto Loan Calculator
- Budget Calculator
- Compound Interest Calculator
- Credit Card Payoff Calculator
- EMI Calculator
- Hourly to Salary Calculator
- Inflation Calculator
- Investment Calculator
- Loan Calculator
- Mortgage Affordability Calculator
- Mortgage Calculator
- Nigeria PAYE Tax Calculator
- Nigeria Pension Calculator
- Nigeria Salary Calculator
- Personal Loan Calculator
- Rent vs Buy Calculator
- Retirement Calculator
- ROI Calculator
- Salary Calculator
- Saudi End of Service Calculator
- Saudi VAT Calculator
- Savings Calculator
- Simple Interest Calculator
- SIP Calculator
- Student Loan Calculator
- UAE Gratuity Calculator
- UAE VAT Calculator
- UK Mortgage Calculator
- UK Stamp Duty Calculator
- UK Take Home Pay Calculator
- US Federal Income Tax Calculator
- US Paycheck Calculator
- VAT Calculator

More are added every week. See the newest at **freetoolr.com/finance/**

FreeToolr

Three tips before you start



Check the date on the tool

Tax rules change every year; each tool shows when its rules were last checked.



Use your real numbers

Estimates are only as good as the salary, rate and term you enter.



Ask a professional for big decisions

These tools are guides, not financial advice.

FreeToolr

Every tool. Every day. Free.

No account, no limits, no watermark. Most tools run in your browser.

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