

DEBT PAYOFF CALCULATOR

Your step-by-step guide to becoming debt-free

Welcome!

Congratulations on taking the first step toward financial freedom! This calculator will help you create a clear, actionable plan to pay off all of your debts. Simply enter your debts on the "Debt Input" sheet, set your extra monthly payment, and the calculator does the rest -- generating personalized Snowball and Avalanche payoff plans so you can compare strategies and choose the best path for you.

How to Use This Calculator

Step 1: Go to the "Debt Input" sheet and enter each debt -- name, balance, APR, and minimum payment.

Step 2: On the "Dashboard" sheet, enter your Extra Monthly Payment (the highlighted yellow cell). Even \$50/month makes a huge difference!

Step 3: Review the "Snowball Plan" sheet to see your payoff schedule when tackling the smallest balance first.

Step 4: Review the "Avalanche Plan" sheet to see your payoff schedule when tackling the highest interest rate first.

Step 5: Check the "Comparison" sheet to see which method saves you the most money and time.

Step 6: Print your chosen plan and stick it on the fridge!

Snowball Method vs. Avalanche Method

SNOWBALL METHOD -- Pay off the smallest balance first, then roll that payment into the next smallest.

Pros: Quick wins build momentum and motivation. You see debts disappear fast.

Cons: You may pay slightly more in total interest over time.

Best for: People who need psychological motivation to stay on track.

AVALANCHE METHOD -- Pay off the highest interest rate first, saving the most money mathematically.

Pros: Minimizes total interest paid. The mathematically optimal strategy.

Cons: It may take longer to fully pay off your first debt, which can feel slow.

Best for: People who are disciplined and motivated by saving the most money.

Tips for Getting Out of Debt

1. Automate your payments so you never miss a due date.
2. Use the debt snowball/avalanche to stay focused -- do NOT spread extra payments across all debts.

3. Build a small emergency fund (\$500-\$1,000) first so unexpected expenses don't derail your plan.
4. Look for ways to increase income: side hustles, selling unused items, negotiating a raise.
5. Call your creditors and ask for lower interest rates -- it works more often than you think!
6. Track your progress monthly. Watching balances drop is incredibly motivating.
7. Celebrate milestones! When you pay off a debt, reward yourself (within reason).
8. Avoid taking on new debt while paying off existing debt.
9. Consider balance transfer offers (0% APR) to reduce interest, but read the fine print.
10. Stay patient. Becoming debt-free is a marathon, not a sprint.

NOTE: Yellow-highlighted cells are for your input. All other cells contain formulas -- please do not edit them.

DEBT PAYOFF DASHBOARD

Your complete debt snapshot at a glance

OVERVIEW	
Total Debt	\$29,500.00
Total Minimum Payments	\$615.00
Number of Debts	5
Weighted Avg Interest Rate	8.70%

YOUR EXTRA MONTH		
Extra Payment Per Month -->	\$200.00	<-- Enter

PAYOFF COMPARISON	
Metric	Snowball
Total Months to Payoff	42
Total Interest Paid	\$4,668.18
Total Amount Paid	\$34,168.18
Interest Saved (Best Method)	
Recommended Method	

MOTIVATION & SUPPORT	
Debt-Free Countdown (Best Method)	
Monthly Payment (Min + Extra)	

"The secret of getting ahead is getting started." -- Mark Twain

"A journey of a thousand miles begins with a single step." -- Lao Tzu

"Financial freedom is available to those who learn about it and work for it." -- Robert Kiyosaki

W

ILY PAYMENT

or your extra monthly payment here

ARISON

Avalanche

42

\$3,941.77

\$33,441.77

\$726.41

Avalanche saves more!

STATION

42 months to freedom!

\$815.00

ert Kiyosaki

DEBT PAYOFF CALCULATOR

Enter your debts below. Yellow cells are for your input.

Debt Name	Current Balance	Interest Rate (APR %)
Credit Card A	\$4,500.00	21.99%
Student Loan	\$12,000.00	5.50%
Car Loan	\$8,500.00	6.90%
Personal Loan	\$3,000.00	10.99%
Medical Bill	\$1,500.00	0.00%
TOTALS	\$29,500.00	8.70%

SNOWBALL PLAN (Smallest Balance First)

Month-by-month payment schedule. Green cells = debt paid off!

#	Debt Name	Balance	APR %	Min Payment
1	Medical Bill	\$1,500.00	0.00%	\$50.00
2	Personal Loan	\$3,000.00	10.99%	\$75.00
3	Credit Card A	\$4,500.00	21.99%	\$90.00
4	Car Loan	\$8,500.00	6.90%	\$250.00
5	Student Loan	\$12,000.00	5.50%	\$150.00
6	0	\$0.00	0.00%	\$0.00
7		\$0.00	0.00%	\$0.00
8		\$0.00	0.00%	\$0.00
9		\$0.00	0.00%	\$0.00
10		\$0.00	0.00%	\$0.00
11		\$0.00	0.00%	\$0.00
12		\$0.00	0.00%	\$0.00
13		\$0.00	0.00%	\$0.00
14		\$0.00	0.00%	\$0.00
15		\$0.00	0.00%	\$0.00
16		\$0.00	0.00%	\$0.00
17		\$0.00	0.00%	\$0.00
18		\$0.00	0.00%	\$0.00
19		\$0.00	0.00%	\$0.00
20		\$0.00	0.00%	\$0.00

Month	Medical Bill	Personal Loan	Credit Card A	Car Loan
1	\$1,250.00	\$2,952.48	\$4,492.46	\$8,298.88
2	\$1,000.00	\$2,904.51	\$4,484.79	\$8,096.59
3	\$750.00	\$2,856.12	\$4,476.97	\$7,893.15
4	\$500.00	\$2,807.27	\$4,469.01	\$7,688.53
5	\$250.00	\$2,757.98	\$4,460.91	\$7,482.74
6	\$0.00	\$2,708.24	\$4,452.65	\$7,275.77
7	\$0.00	\$2,408.04	\$4,444.25	\$7,067.61
8	\$0.00	\$2,105.10	\$4,435.69	\$6,858.24
9	\$0.00	\$1,799.38	\$4,426.97	\$6,647.68
10	\$0.00	\$1,490.86	\$4,418.10	\$6,435.90
11	\$0.00	\$1,179.51	\$4,409.06	\$6,222.91
12	\$0.00	\$865.31	\$4,399.85	\$6,008.69
13	\$0.00	\$548.24	\$4,390.48	\$5,793.24
14	\$0.00	\$228.26	\$4,380.94	\$5,576.55
15	\$0.00	\$0.00	\$4,276.57	\$5,358.62
16	\$0.00	\$0.00	\$3,939.93	\$5,139.43
17	\$0.00	\$0.00	\$3,597.13	\$4,918.98
18	\$0.00	\$0.00	\$3,248.05	\$4,697.27
19	\$0.00	\$0.00	\$2,892.57	\$4,474.27

20	\$0.00	\$0.00	\$2,530.58	\$4,250.00
21	\$0.00	\$0.00	\$2,161.95	\$4,024.44
22	\$0.00	\$0.00	\$1,786.57	\$3,797.58
23	\$0.00	\$0.00	\$1,404.31	\$3,569.42
24	\$0.00	\$0.00	\$1,015.04	\$3,339.94
25	\$0.00	\$0.00	\$618.64	\$3,109.14
26	\$0.00	\$0.00	\$214.98	\$2,877.02
27	\$0.00	\$0.00	\$0.00	\$2,447.48
28	\$0.00	\$0.00	\$0.00	\$1,796.55
29	\$0.00	\$0.00	\$0.00	\$1,141.89
30	\$0.00	\$0.00	\$0.00	\$483.45
31	\$0.00	\$0.00	\$0.00	\$0.00
32	\$0.00	\$0.00	\$0.00	\$0.00
33	\$0.00	\$0.00	\$0.00	\$0.00
34	\$0.00	\$0.00	\$0.00	\$0.00
35	\$0.00	\$0.00	\$0.00	\$0.00
36	\$0.00	\$0.00	\$0.00	\$0.00
37	\$0.00	\$0.00	\$0.00	\$0.00
38	\$0.00	\$0.00	\$0.00	\$0.00
39	\$0.00	\$0.00	\$0.00	\$0.00
40	\$0.00	\$0.00	\$0.00	\$0.00
41	\$0.00	\$0.00	\$0.00	\$0.00
42	\$0.00	\$0.00	\$0.00	\$0.00
43	\$0.00	\$0.00	\$0.00	\$0.00
44	\$0.00	\$0.00	\$0.00	\$0.00
45	\$0.00	\$0.00	\$0.00	\$0.00
46	\$0.00	\$0.00	\$0.00	\$0.00
47	\$0.00	\$0.00	\$0.00	\$0.00
48	\$0.00	\$0.00	\$0.00	\$0.00
49	\$0.00	\$0.00	\$0.00	\$0.00
50	\$0.00	\$0.00	\$0.00	\$0.00
51	\$0.00	\$0.00	\$0.00	\$0.00
52	\$0.00	\$0.00	\$0.00	\$0.00
53	\$0.00	\$0.00	\$0.00	\$0.00
54	\$0.00	\$0.00	\$0.00	\$0.00
55	\$0.00	\$0.00	\$0.00	\$0.00
56	\$0.00	\$0.00	\$0.00	\$0.00
57	\$0.00	\$0.00	\$0.00	\$0.00
58	\$0.00	\$0.00	\$0.00	\$0.00
59	\$0.00	\$0.00	\$0.00	\$0.00
60	\$0.00	\$0.00	\$0.00	\$0.00
61	\$0.00	\$0.00	\$0.00	\$0.00
62	\$0.00	\$0.00	\$0.00	\$0.00
63	\$0.00	\$0.00	\$0.00	\$0.00
64	\$0.00	\$0.00	\$0.00	\$0.00
65	\$0.00	\$0.00	\$0.00	\$0.00

66	\$0.00	\$0.00	\$0.00	\$0.00
67	\$0.00	\$0.00	\$0.00	\$0.00
68	\$0.00	\$0.00	\$0.00	\$0.00
69	\$0.00	\$0.00	\$0.00	\$0.00
70	\$0.00	\$0.00	\$0.00	\$0.00
71	\$0.00	\$0.00	\$0.00	\$0.00
72	\$0.00	\$0.00	\$0.00	\$0.00
73	\$0.00	\$0.00	\$0.00	\$0.00
74	\$0.00	\$0.00	\$0.00	\$0.00
75	\$0.00	\$0.00	\$0.00	\$0.00
76	\$0.00	\$0.00	\$0.00	\$0.00
77	\$0.00	\$0.00	\$0.00	\$0.00
78	\$0.00	\$0.00	\$0.00	\$0.00
79	\$0.00	\$0.00	\$0.00	\$0.00
80	\$0.00	\$0.00	\$0.00	\$0.00
81	\$0.00	\$0.00	\$0.00	\$0.00
82	\$0.00	\$0.00	\$0.00	\$0.00
83	\$0.00	\$0.00	\$0.00	\$0.00
84	\$0.00	\$0.00	\$0.00	\$0.00
85	\$0.00	\$0.00	\$0.00	\$0.00
86	\$0.00	\$0.00	\$0.00	\$0.00
87	\$0.00	\$0.00	\$0.00	\$0.00
88	\$0.00	\$0.00	\$0.00	\$0.00
89	\$0.00	\$0.00	\$0.00	\$0.00
90	\$0.00	\$0.00	\$0.00	\$0.00
91	\$0.00	\$0.00	\$0.00	\$0.00
92	\$0.00	\$0.00	\$0.00	\$0.00
93	\$0.00	\$0.00	\$0.00	\$0.00
94	\$0.00	\$0.00	\$0.00	\$0.00
95	\$0.00	\$0.00	\$0.00	\$0.00
96	\$0.00	\$0.00	\$0.00	\$0.00
97	\$0.00	\$0.00	\$0.00	\$0.00
98	\$0.00	\$0.00	\$0.00	\$0.00
99	\$0.00	\$0.00	\$0.00	\$0.00
100	\$0.00	\$0.00	\$0.00	\$0.00
101	\$0.00	\$0.00	\$0.00	\$0.00
102	\$0.00	\$0.00	\$0.00	\$0.00
103	\$0.00	\$0.00	\$0.00	\$0.00
104	\$0.00	\$0.00	\$0.00	\$0.00
105	\$0.00	\$0.00	\$0.00	\$0.00
106	\$0.00	\$0.00	\$0.00	\$0.00
107	\$0.00	\$0.00	\$0.00	\$0.00
108	\$0.00	\$0.00	\$0.00	\$0.00
109	\$0.00	\$0.00	\$0.00	\$0.00
110	\$0.00	\$0.00	\$0.00	\$0.00
111	\$0.00	\$0.00	\$0.00	\$0.00

112	\$0.00	\$0.00	\$0.00	\$0.00
113	\$0.00	\$0.00	\$0.00	\$0.00
114	\$0.00	\$0.00	\$0.00	\$0.00
115	\$0.00	\$0.00	\$0.00	\$0.00
116	\$0.00	\$0.00	\$0.00	\$0.00
117	\$0.00	\$0.00	\$0.00	\$0.00
118	\$0.00	\$0.00	\$0.00	\$0.00
119	\$0.00	\$0.00	\$0.00	\$0.00
120	\$0.00	\$0.00	\$0.00	\$0.00

Student Loan				
\$11,905.00	\$0.00	\$0.00	\$0.00	\$0.00
\$11,809.56	\$0.00	\$0.00	\$0.00	\$0.00
\$11,713.69	\$0.00	\$0.00	\$0.00	\$0.00
\$11,617.38	\$0.00	\$0.00	\$0.00	\$0.00
\$11,520.63	\$0.00	\$0.00	\$0.00	\$0.00
\$11,423.43	\$0.00	\$0.00	\$0.00	\$0.00
\$11,325.79	\$0.00	\$0.00	\$0.00	\$0.00
\$11,227.70	\$0.00	\$0.00	\$0.00	\$0.00
\$11,129.16	\$0.00	\$0.00	\$0.00	\$0.00
\$11,030.16	\$0.00	\$0.00	\$0.00	\$0.00
\$10,930.72	\$0.00	\$0.00	\$0.00	\$0.00
\$10,830.82	\$0.00	\$0.00	\$0.00	\$0.00
\$10,730.46	\$0.00	\$0.00	\$0.00	\$0.00
\$10,629.64	\$0.00	\$0.00	\$0.00	\$0.00
\$10,528.36	\$0.00	\$0.00	\$0.00	\$0.00
\$10,426.62	\$0.00	\$0.00	\$0.00	\$0.00
\$10,324.40	\$0.00	\$0.00	\$0.00	\$0.00
\$10,221.72	\$0.00	\$0.00	\$0.00	\$0.00
\$10,118.57	\$0.00	\$0.00	\$0.00	\$0.00

	Total Payment	Interest Paid	Remaining Balance
\$0.00	\$815.00	\$213.81	\$28,898.81
\$0.00	\$815.00	\$211.65	\$28,295.46
\$0.00	\$815.00	\$209.47	\$27,689.93
\$0.00	\$815.00	\$207.27	\$27,082.20
\$0.00	\$815.00	\$205.06	\$26,472.26
\$0.00	\$815.00	\$202.83	\$25,860.09
\$0.00	\$815.00	\$200.59	\$25,245.68
\$0.00	\$815.00	\$196.04	\$24,626.72
\$0.00	\$815.00	\$191.46	\$24,003.18
\$0.00	\$815.00	\$186.84	\$23,375.02
\$0.00	\$815.00	\$182.18	\$22,742.20
\$0.00	\$815.00	\$177.48	\$22,104.68
\$0.00	\$815.00	\$172.74	\$21,462.42
\$0.00	\$815.00	\$167.97	\$20,815.39
\$0.00	\$815.00	\$163.16	\$20,163.54
\$0.00	\$815.00	\$157.44	\$19,505.98
\$0.00	\$815.00	\$149.54	\$18,840.52
\$0.00	\$815.00	\$141.52	\$18,167.04
\$0.00	\$815.00	\$133.38	\$17,485.42

AVALANCHE PLAN (Highest Interest First)

Month-by-month payment schedule. Green cells = debt paid off!

#	Debt Name	Balance	APR %	Min Payment
1	Credit Card A	\$4,500.00	21.99%	\$90.00
2	Personal Loan	\$3,000.00	10.99%	\$75.00
3	Car Loan	\$8,500.00	6.90%	\$250.00
4	Student Loan	\$12,000.00	5.50%	\$150.00
5	Medical Bill	\$1,500.00	0.00%	\$50.00
6	0	\$0.00	0.00%	\$0.00
7		\$0.00	0.00%	\$0.00
8		\$0.00	0.00%	\$0.00
9		\$0.00	0.00%	\$0.00
10		\$0.00	0.00%	\$0.00
11		\$0.00	0.00%	\$0.00
12		\$0.00	0.00%	\$0.00
13		\$0.00	0.00%	\$0.00
14		\$0.00	0.00%	\$0.00
15		\$0.00	0.00%	\$0.00
16		\$0.00	0.00%	\$0.00
17		\$0.00	0.00%	\$0.00
18		\$0.00	0.00%	\$0.00
19		\$0.00	0.00%	\$0.00
20		\$0.00	0.00%	\$0.00

Month	Credit Card A	Personal Loan	Car Loan	Student Loan
1	\$4,292.46	\$2,952.48	\$8,298.88	\$11,905.00
2	\$4,081.12	\$2,904.51	\$8,096.59	\$11,809.56
3	\$3,865.91	\$2,856.12	\$7,893.15	\$11,713.69
4	\$3,646.75	\$2,807.27	\$7,688.53	\$11,617.38
5	\$3,423.58	\$2,757.98	\$7,482.74	\$11,520.63
6	\$3,196.31	\$2,708.24	\$7,275.77	\$11,423.43
7	\$2,964.89	\$2,658.04	\$7,067.61	\$11,325.79
8	\$2,729.22	\$2,607.39	\$6,858.24	\$11,227.70
9	\$2,489.23	\$2,556.27	\$6,647.68	\$11,129.16
10	\$2,244.85	\$2,504.68	\$6,435.90	\$11,030.16
11	\$1,995.98	\$2,452.62	\$6,222.91	\$10,930.72
12	\$1,742.56	\$2,400.08	\$6,008.69	\$10,830.82
13	\$1,484.49	\$2,347.06	\$5,793.24	\$10,730.46
14	\$1,221.70	\$2,293.55	\$5,576.55	\$10,629.64
15	\$954.08	\$2,239.56	\$5,358.62	\$10,528.36
16	\$681.57	\$2,185.07	\$5,139.43	\$10,426.62
17	\$404.06	\$2,130.08	\$4,918.98	\$10,324.40
18	\$121.46	\$2,074.59	\$4,697.27	\$10,221.72
19	\$0.00	\$1,852.28	\$4,474.27	\$10,118.57

20	\$0.00	\$1,504.24	\$4,250.00	\$10,014.95
21	\$0.00	\$1,153.02	\$4,024.44	\$9,910.85
22	\$0.00	\$798.58	\$3,797.58	\$9,806.28
23	\$0.00	\$440.89	\$3,569.42	\$9,701.22
24	\$0.00	\$79.93	\$3,339.94	\$9,595.69
25	\$0.00	\$0.00	\$2,824.80	\$9,489.67
26	\$0.00	\$0.00	\$2,226.05	\$9,383.16
27	\$0.00	\$0.00	\$1,623.85	\$9,276.17
28	\$0.00	\$0.00	\$1,018.18	\$9,168.68
29	\$0.00	\$0.00	\$409.04	\$9,060.71
30	\$0.00	\$0.00	\$0.00	\$8,748.62
31	\$0.00	\$0.00	\$0.00	\$7,973.72
32	\$0.00	\$0.00	\$0.00	\$7,195.27
33	\$0.00	\$0.00	\$0.00	\$6,413.25
34	\$0.00	\$0.00	\$0.00	\$5,627.64
35	\$0.00	\$0.00	\$0.00	\$4,838.43
36	\$0.00	\$0.00	\$0.00	\$4,045.61
37	\$0.00	\$0.00	\$0.00	\$3,249.15
38	\$0.00	\$0.00	\$0.00	\$2,449.05
39	\$0.00	\$0.00	\$0.00	\$1,645.27
40	\$0.00	\$0.00	\$0.00	\$837.81
41	\$0.00	\$0.00	\$0.00	\$26.65
42	\$0.00	\$0.00	\$0.00	\$0.00
43	\$0.00	\$0.00	\$0.00	\$0.00
44	\$0.00	\$0.00	\$0.00	\$0.00
45	\$0.00	\$0.00	\$0.00	\$0.00
46	\$0.00	\$0.00	\$0.00	\$0.00
47	\$0.00	\$0.00	\$0.00	\$0.00
48	\$0.00	\$0.00	\$0.00	\$0.00
49	\$0.00	\$0.00	\$0.00	\$0.00
50	\$0.00	\$0.00	\$0.00	\$0.00
51	\$0.00	\$0.00	\$0.00	\$0.00
52	\$0.00	\$0.00	\$0.00	\$0.00
53	\$0.00	\$0.00	\$0.00	\$0.00
54	\$0.00	\$0.00	\$0.00	\$0.00
55	\$0.00	\$0.00	\$0.00	\$0.00
56	\$0.00	\$0.00	\$0.00	\$0.00
57	\$0.00	\$0.00	\$0.00	\$0.00
58	\$0.00	\$0.00	\$0.00	\$0.00
59	\$0.00	\$0.00	\$0.00	\$0.00
60	\$0.00	\$0.00	\$0.00	\$0.00
61	\$0.00	\$0.00	\$0.00	\$0.00
62	\$0.00	\$0.00	\$0.00	\$0.00
63	\$0.00	\$0.00	\$0.00	\$0.00
64	\$0.00	\$0.00	\$0.00	\$0.00
65	\$0.00	\$0.00	\$0.00	\$0.00

66	\$0.00	\$0.00	\$0.00	\$0.00
67	\$0.00	\$0.00	\$0.00	\$0.00
68	\$0.00	\$0.00	\$0.00	\$0.00
69	\$0.00	\$0.00	\$0.00	\$0.00
70	\$0.00	\$0.00	\$0.00	\$0.00
71	\$0.00	\$0.00	\$0.00	\$0.00
72	\$0.00	\$0.00	\$0.00	\$0.00
73	\$0.00	\$0.00	\$0.00	\$0.00
74	\$0.00	\$0.00	\$0.00	\$0.00
75	\$0.00	\$0.00	\$0.00	\$0.00
76	\$0.00	\$0.00	\$0.00	\$0.00
77	\$0.00	\$0.00	\$0.00	\$0.00
78	\$0.00	\$0.00	\$0.00	\$0.00
79	\$0.00	\$0.00	\$0.00	\$0.00
80	\$0.00	\$0.00	\$0.00	\$0.00
81	\$0.00	\$0.00	\$0.00	\$0.00
82	\$0.00	\$0.00	\$0.00	\$0.00
83	\$0.00	\$0.00	\$0.00	\$0.00
84	\$0.00	\$0.00	\$0.00	\$0.00
85	\$0.00	\$0.00	\$0.00	\$0.00
86	\$0.00	\$0.00	\$0.00	\$0.00
87	\$0.00	\$0.00	\$0.00	\$0.00
88	\$0.00	\$0.00	\$0.00	\$0.00
89	\$0.00	\$0.00	\$0.00	\$0.00
90	\$0.00	\$0.00	\$0.00	\$0.00
91	\$0.00	\$0.00	\$0.00	\$0.00
92	\$0.00	\$0.00	\$0.00	\$0.00
93	\$0.00	\$0.00	\$0.00	\$0.00
94	\$0.00	\$0.00	\$0.00	\$0.00
95	\$0.00	\$0.00	\$0.00	\$0.00
96	\$0.00	\$0.00	\$0.00	\$0.00
97	\$0.00	\$0.00	\$0.00	\$0.00
98	\$0.00	\$0.00	\$0.00	\$0.00
99	\$0.00	\$0.00	\$0.00	\$0.00
100	\$0.00	\$0.00	\$0.00	\$0.00
101	\$0.00	\$0.00	\$0.00	\$0.00
102	\$0.00	\$0.00	\$0.00	\$0.00
103	\$0.00	\$0.00	\$0.00	\$0.00
104	\$0.00	\$0.00	\$0.00	\$0.00
105	\$0.00	\$0.00	\$0.00	\$0.00
106	\$0.00	\$0.00	\$0.00	\$0.00
107	\$0.00	\$0.00	\$0.00	\$0.00
108	\$0.00	\$0.00	\$0.00	\$0.00
109	\$0.00	\$0.00	\$0.00	\$0.00
110	\$0.00	\$0.00	\$0.00	\$0.00
111	\$0.00	\$0.00	\$0.00	\$0.00

112	\$0.00	\$0.00	\$0.00	\$0.00
113	\$0.00	\$0.00	\$0.00	\$0.00
114	\$0.00	\$0.00	\$0.00	\$0.00
115	\$0.00	\$0.00	\$0.00	\$0.00
116	\$0.00	\$0.00	\$0.00	\$0.00
117	\$0.00	\$0.00	\$0.00	\$0.00
118	\$0.00	\$0.00	\$0.00	\$0.00
119	\$0.00	\$0.00	\$0.00	\$0.00
120	\$0.00	\$0.00	\$0.00	\$0.00

Medical Bill				
\$1,450.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,400.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,350.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,300.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,250.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,200.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,150.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,100.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,050.00	\$0.00	\$0.00	\$0.00	\$0.00
\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00
\$950.00	\$0.00	\$0.00	\$0.00	\$0.00
\$900.00	\$0.00	\$0.00	\$0.00	\$0.00
\$850.00	\$0.00	\$0.00	\$0.00	\$0.00
\$800.00	\$0.00	\$0.00	\$0.00	\$0.00
\$750.00	\$0.00	\$0.00	\$0.00	\$0.00
\$700.00	\$0.00	\$0.00	\$0.00	\$0.00
\$650.00	\$0.00	\$0.00	\$0.00	\$0.00
\$600.00	\$0.00	\$0.00	\$0.00	\$0.00
\$550.00	\$0.00	\$0.00	\$0.00	\$0.00

	Total Payment	Interest Paid	Remaining Balance
\$0.00	\$815.00	\$213.81	\$28,898.81
\$0.00	\$815.00	\$207.98	\$28,291.79
\$0.00	\$815.00	\$202.07	\$27,678.86
\$0.00	\$815.00	\$196.07	\$27,059.94
\$0.00	\$815.00	\$189.99	\$26,434.93
\$0.00	\$815.00	\$183.82	\$25,803.75
\$0.00	\$815.00	\$177.57	\$25,166.32
\$0.00	\$815.00	\$171.22	\$24,522.55
\$0.00	\$815.00	\$164.79	\$23,872.33
\$0.00	\$815.00	\$158.26	\$23,215.59
\$0.00	\$815.00	\$151.64	\$22,552.23
\$0.00	\$815.00	\$144.92	\$21,882.15
\$0.00	\$815.00	\$138.10	\$21,205.25
\$0.00	\$815.00	\$131.19	\$20,521.44
\$0.00	\$815.00	\$124.18	\$19,830.62
\$0.00	\$815.00	\$117.06	\$19,132.68
\$0.00	\$815.00	\$109.84	\$18,427.52
\$0.00	\$815.00	\$102.52	\$17,715.04
\$0.00	\$815.00	\$95.08	\$16,995.12

METHOD COMPARISON

Snowball vs. Avalanche -- side by side

Metric	Snowball	Avalanche
Total Months to Payoff	42	42
Total Interest Paid	\$4,668.18	\$3,941.77
Total Amount Paid	\$34,168.18	\$33,441.77

Interest Saved (Best Method)	\$726.41
Recommended Method	Avalanche saves more!
Best Months to Payoff	42

DETAILED BREAKDOWN		
Detail	Snowball	Avalanche
Months Difference	0	
Interest Difference	\$726.41	
Total Paid Difference	\$726.41	

NOTE: The Avalanche method typically saves the most on interest. The Snowball method pays off individual debts faster for psychological wins. Choose the method that keeps YOU motivated!