DEBTSCENARIOPACK

Debt payoff comparison

Start Jan 2027 | 6 accounts | $11,678.67 opening balance

SCENARIO A

Snowball

Nov 2028

Projected debt-free month

Interest accrued $2,368.30

Cash paid $14,046.97

Months projected 23

SCENARIO B

Avalanche

Oct 2028

Projected debt-free month

Interest accrued $2,275.96

Cash paid $13,954.63

Months projected 22

Scenario B saves $92.34 in interest

How the schedule is calculated

Monthly interest is rounded half up to a cent before payments are applied.
Fixed minimum payments are allocated first. Freed minimums roll into extra principal.
Check lender terms for daily interest, fees, variable rates and statement dates.

Mathematical projection of your inputs for educational use. No financial advice or lender payoff quote.

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Printable payoff checklist

Check off each account as you confirm its final payment.

	ACCOUNT	SCENARIO A	SCENARIO B
☐	1. Groceries card	2027-05	2028-02
☐	2. Travel card	2028-02	2027-09
☐	3. Store card	2027-02	2027-02
☐	4. Rewards card	2028-11	2028-07
☐	5. Everyday Visa	2027-09	2027-12
☐	6. Credit union card	2028-06	2028-10

Confirm the amount due and the date with each lender before a final payment.

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