

# Credit Card Payoff Calculator & Timeline

Action needed: Enter your information in this section.

Today's date:	1/1/21
Your debt or credit card balance today:	\$800
Your yearly APR rate: (Example: 18%)	15.00%
Your monthly payment:	\$140

Automatically calculates: This section auto-updates based on your data above.

*Your payoff plan at a glance:*

Based on your info above, you will pay off your credit card in this many months:	6
Based on the table below, you will have paid this much in interest charges:	\$135

Automatically calculates: This section auto-updates based on your data above.

*Monthly visual of your start balance, interest, payment, and end balance:*

Monthly interest rate (Yearly APR ÷ 12): 1.250%  Hover over this cell for an FYI note.

Month-Year	Beginning balance:	Plus interest on the beginning balance:	Minus your payment:	Ending balance:
February-21	\$800	\$10	\$140	\$670
March-21	\$670	\$8	\$140	\$538
April-21	\$538	\$7	\$140	\$405
May-21	\$405	\$5	\$140	\$270
June-21	\$270	\$3	\$140	\$134
July-21	\$134	\$2	\$135	\$0
August-21	\$0	\$0	\$0	\$0
September-21	\$0	\$0	\$0	\$0
October-21	\$0	\$0	\$0	\$0

Getting Started

1-Year Version

3-Year Version

5-Year Version

+

Excel  
file

Only 4  
fields to  
enter

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# Multiple Rate Credit Card Payoff Calculator

**Bobbi Sandberg**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

## **Multiple Rate Credit Card Payoff Calculator:**

Simple Money Tim Maurer,2016-02-23 When it comes to money management most of us take a hands off approach because we re just not confident that we have the know how needed But personal finance is actually more personal than it is finance Tim Maurer has made a career out of distilling complex financial concepts into understandable doable actions In this eminently practical book he shows readers how to better understand their values and goals in order to simplify their money decisions budget major expenses intelligently reduce and eliminate debt make vital decisions on home auto and life insurance establish a world class investment portfolio craft a workable retirement plan and more Readers will be relieved to see that managing their money is actually not as complicated as they thought and that they can take control of their financial future starting today

*Real World Personal Finance* Mark A. Nadler,Terry Rumker,2014-06-25 Personal Finance for the Real World teaches the basics of personal finance by involving the reader in various financial exercises and eventually constructing a personal financial plan Users not only track their spending for a month but also set personal financial goals and incorporate them into a realistic budget This book also teaches time value of money calculations which enable readers to calculate their necessary monthly savings in order to reach targeted investment goals This book conducts a thorough review of credit complete with strategies to pay off credit card and other forms of debt It features discussions on student debt as well with particular attention to appropriate pay down strategies and the financial payoffs to different academic majors

*Personal Finance for the Real World* immerses users in real and purposeful financial activities while teaching personal finance vocabulary and encouraging readers to take seriously the financial side of their lives

**Introduction to Personal Finance** Kristen Carioti,2024-03-18 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals

**How to Retire (at 55) When You Want** Keith Connell,2024-09-18 This book is not a get rich scheme or plan It is a set of common sense approaches to saving investing and money management that can help individuals meet their goals Information is given in a logical easy to read format where the mystery of finances is easy to comprehend Even for those who enjoy their work this book offers advice and guidance to know when you could retire For those who are charity minded information is given on being a good steward and how to maximize charitable contributions

Herkimer and the Stat Pack Venture Into Money Mathematics Sanderson M. Smith,2009-10 This is the story about 10 students the STAT PACK who are working their way through lessons in money mathematics They are serious students who progress to the point where they can among many other things calculate mortgage payments understand the dangers of making minimum payments on credit card bills explain a financial retirement savings program demonstrate how a Ponzi scheme works and provide illustrations showing the advantages of starting to save early Their leader in this educational adventure is Herkimer a cartoon character who provides

stimulating questions and activities to enhance the learning process Herkimer is not the teacher but he is always present when Pack members have discussions relating to money topics they are studying He is a Hobbs like character for those familiar with the Calvin and Hobbs comic strip who is visible only to the Pack Herkimer is not unfamiliar to the students since they had worked with him while learning basic statistics in a previous book titled THE STATISTICAL ODYSSEY OF HERKIMER AND THE STAT PACK A major reason for the financial crisis that began in 2008 was a lack of financial literacy in citizens of all ages Author Sanderson M Smith is a multiple award winning mathematics teacher including the California Presidential Award for Excellence in the Teaching of Mathematics and a California National Educator Award who developed a FINANCIAL MATHEMATICS course at Cate School Carpinteria CA many years ago This entertaining and easy to read book includes lessons and activities that were developed for students in the extremely popular Cate course Financial Planning Essentials Warren McKeown, Marc Olynky, Lisa Ciancio, Diem La, 2024-10-28 The second edition of Financial Planning Essentials delivers concise contemporary relevant and curriculum aligned content carefully tailored to first year undergraduate students Students will be inspired rather than saturated by information on how to advise their future clientele about investment decisions throughout their lifetime Encompassing the entire spectrum of client wealth management from wealth development and protection to early investments superannuation and estate planning this edition equips students with comprehensive knowledge and skills A key focus is on instilling students with the necessary language and communication tools to deliver meaningful guidance to their future clients Through a systematic exploration of fundamental concepts and technical competencies Financial Planning Essentials 2nd edition primes students for successful and fulfilling careers in financial planning This text serves as an indispensable guide fostering both readiness and enthusiasm among aspiring financial planners

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**Black Enterprise**, 2007 **ZDNet Software Library 10,000** Preston Gralla, 1997 The ZDNet Software archive is one of the premier storage lots of quality shareware on the Internet today Contained in the archive are over 10 000 pieces of software and unlike competing directories these items are reviewed by the editors of ZDNet The two CD ROMS have a custom interface designed by ZDNet featuring live links to the Internet Bank Administration, 1987-07 *Quicken 2013 The Official Guide* Bobbi Sandberg, 2012-11-23 The Only Official Guide to the 1 Personal Finance Software Filled with insider tips and expert techniques Quicken 2013 The Official Guide shows you how to manage your finances and assets with

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