

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

+

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enter

ClubVinoCrafts.com

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**PC Software Interest Group, PC
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Calif.)**

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