

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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Multiple Credit Card Payment Calculator Spreadsheet

Richard Bailey



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