

Debt-Free Dashboard

Set the two yellow cells. Everything else updates instantly.

Extra payment each month	\$300.00
Start month	Nov 2026
Method you'll follow	Avalanche
Total monthly debt budget	\$1,010.00

Compare	Snowball	Avalanche	Minimums only
Months to debt-free	27	27	59
Debt-free date	Jan 2029	Jan 2029	Sep 2031
Total interest paid	\$3,351.80	\$3,022.79	\$6,614.90
Total you'll pay	\$26,841.80	\$26,512.79	\$30,104.90

Interest saved vs. minimums only	\$3,263.10	\$3,592.11
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Your plan

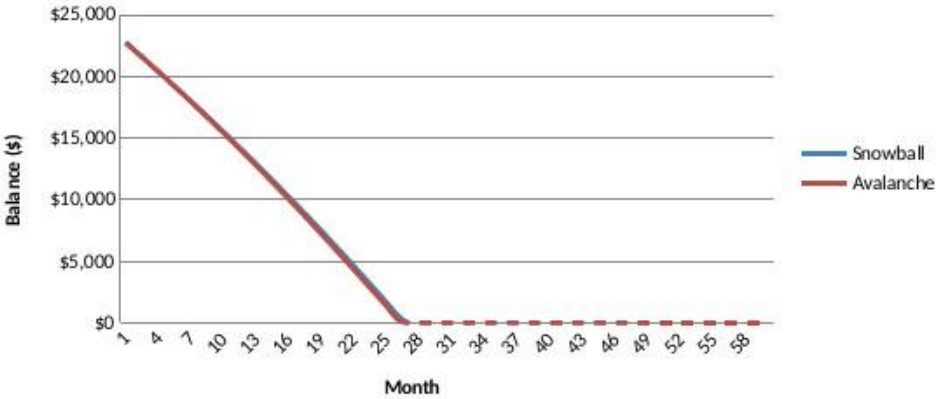
Follow the Avalanche method: debt-free in 27 months (January 2029).

Avalanche saves \$329 in interest vs. snowball; snowball clears your first debt in 2 months vs. 2 for avalanche.

Payoff order

Order	Debt	Paid off	Balance today
1	Store card	Dec 2026	\$640.00
2	Credit card A	Aug 2027	\$2,850.00
3	Credit card B	May 2028	\$5,300.00
4	Personal loan	Aug 2028	\$4,100.00
5	Car loan	Jan 2029	\$9,400.00
6	Medical bill	Oct 2028	\$1,200.00
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Total balance remaining (first 5 years)



Your debts

Yellow cells are inputs. Leave unused rows blank. APR as a percent (0% is fine for interest-free debts).

#	Debt name	Balance	APR	Minimum payment	Monthly interest now	Months at minimum only	Snowball order	Avalanche order	Paid off (snowball)	Paid off (avalanche)	Interest if minimums only
1	Store card	\$640.00	26.99%	\$35.00	\$14.39	24	1	1	Dec 2026	Dec 2026	\$193.67
2	Credit card A	\$2,850.00	22.49%	\$85.00	\$53.41	54	3	2	Sep 2027	Aug 2027	\$1,681.62
3	Medical bill	\$1,200.00	0.00%	\$50.00	\$0.00	24	2	6	Mar 2027	Oct 2028	\$0.00
4	Car loan	\$9,400.00	6.79%	\$265.00	\$53.19	40	6	5	Jan 2029	Jan 2029	\$1,121.89
5	Credit card B	\$5,300.00	18.99%	\$140.00	\$83.87	59	5	3	Sep 2028	May 2028	\$2,849.90
6	Personal loan	\$4,100.00	11.49%	\$135.00	\$39.26	37	4	4	Mar 2028	Aug 2028	\$767.82
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Total		\$23,490.00		\$710.00	\$244.13						