

# 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 Credit Card Payoff Calculator Spreadsheet

**Tami James Moore, Sylvia M. Asay**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the authors' names.

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

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calculating their IRRs and balances Compares the different profitability measures for the same investment pretax IRR  
aftertax IRR aftertax sensitivity analysis net present value accounting rate of return benefit cost ratio and payback period

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Bernard J. Winger,Ralph R. Frasca,1999 For courses in Personal Finance Designed to help students plan for a successful financial future this comprehensive user friendly treatment of financial planning guides students through the complexities of today s financial world the authors use an applied approach to personal finance by walking through a decision making approach      **The Software Encyclopedia 2000** Bowker Editorial Staff,2000-05

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