

Debt Plan

Debt-Free Envelopes · Made Wednesday, October 28, 2026

Debt-Free Date

December 2029

38 months of payments · about \$4,489.91 in interest · \$24,267.35 paid in all

Strategy	Avalanche: highest interest rate first
Paid each month	\$642.00 (minimums plus \$100.00 extra)
Total owed today	\$19,777.44

Payoff order

1. Visa Rewards	paid off September 2027
2. Store Card	paid off June 2029
3. Mastercard	paid off September 2029
4. Car loan	paid off December 2029

Your debts

Debt	Balance	APR	Minimum	Paid off	Interest
Visa Rewards	\$711.44	24.99%	\$35.00	Sep 2027	\$61.64
Mastercard	\$2,802.00	21.24%	\$89.00	Sep 2029	\$1,205.79
Store Card	\$5,642.00	27.49%	\$129.00	Jun 2029	\$1,896.49
Intro rate until Sunday, February 28, 2027					
Car loan	\$10,622.00	6.9%	\$289.00	Dec 2029	\$1,325.99

Month by month

What you pay in total each month and what is left owing after that payment, from the numbers you entered.

Month	Paid	Interest	Still owed
November 2026	\$642.00	\$125.50	\$19,260.94
December 2026	\$642.00	\$120.98	\$18,739.92
January 2027	\$642.00	\$116.40	\$18,214.32
February 2027	\$642.00	\$111.74	\$17,684.06
March 2027	\$642.00	\$224.44	\$17,266.50
April 2027	\$642.00	\$219.15	\$16,843.65

Month	Paid	Interest	Still owed
May 2027	\$642.00	\$213.78	\$16,415.43
June 2027	\$642.00	\$208.31	\$15,981.74
July 2027	\$642.00	\$202.76	\$15,542.50
August 2027	\$642.00	\$197.10	\$15,097.60
September 2027	\$642.00	\$191.33	\$14,646.93
October 2027	\$642.00	\$185.44	\$14,190.37
November 2027	\$642.00	\$179.38	\$13,727.75
December 2027	\$642.00	\$173.23	\$13,258.98
January 2028	\$642.00	\$166.96	\$12,783.94
February 2028	\$642.00	\$160.58	\$12,302.52
March 2028	\$642.00	\$154.09	\$11,814.61
April 2028	\$642.00	\$147.46	\$11,320.07
May 2028	\$642.00	\$140.72	\$10,818.79
June 2028	\$642.00	\$133.86	\$10,310.65
July 2028	\$642.00	\$126.86	\$9,795.51
August 2028	\$642.00	\$119.73	\$9,273.24
September 2028	\$642.00	\$112.48	\$8,743.72
October 2028	\$642.00	\$105.10	\$8,206.82
November 2028	\$642.00	\$97.56	\$7,662.38
December 2028	\$642.00	\$89.89	\$7,110.27
January 2029	\$642.00	\$82.08	\$6,550.35
February 2029	\$642.00	\$74.12	\$5,982.47
March 2029	\$642.00	\$66.00	\$5,406.47
April 2029	\$642.00	\$57.73	\$4,822.20
May 2029	\$642.00	\$49.31	\$4,229.51
June 2029	\$642.00	\$40.72	\$3,628.23
July 2029	\$642.00	\$32.68	\$3,018.91
August 2029	\$642.00	\$25.16	\$2,402.07
September 2029	\$642.00	\$17.54	\$1,777.61
October 2029	\$642.00	\$10.22	\$1,145.83
November 2029	\$642.00	\$6.59	\$510.42
December 2029	\$513.35	\$2.93	\$0.00