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Debt repayment calculator spreadsheet free excel spreadsheet templates

Enter the loan with the smallest balance first, then the next smallest balance next and follow this pattern.

Loan 1 Name		Periods to Pay in Full	62	Total Debt	\$26,000.00
Balance	\$26,000.00				
Interest Rate					
Minimum Payment	\$500.00				
Extra Payment					
Loan 2 Name		Periods to Pay in Full	0	Total Debt Payments	\$500.00
Balance					
Interest Rate					
Minimum Payment					
Extra Payment					
Loan 3 Name		Periods to Pay in Full	0	Reinvest Rate	100%
Balance					
Interest Rate					
Minimum Payment					
Extra Payment					
Loan 4 Name		Periods to Pay in Full	0	Debt Free By	November-2015
Balance					
Interest Rate					
Minimum Payment					
Extra Payment					
Loan 5 Name		Periods to Pay in Full			
Balance					
Interest Rate					

Debt Reduction Calculator

<http://jasonwheeler.biz>

Balance Date:

Row	Creditor	Balance	Rate	Payment	Custom	Interest-only
1						0.00
2						0.00
3						0.00
4						0.00
5						0.00
6						0.00
7						0.00
8						0.00
9						0.00
10						0.00
11						0.00
12						0.00
13						0.00
14						0.00
15						0.00
16						0.00
17						0.00
18						0.00
19						0.00
20						0.00
Total:		-	-	-	-	-

Monthly Payment *Too Low*

Initial Snowball \$

Strategy:

Creditors in Chosen Order	Avalanche (Highest Interest first) Balance	Interest Paid	Months to Pay Off	Month Paid Off
Total Interest Paid:		0.00	(Lower is Better)	

Results are only estimates

Debt Reduction Calculator

Balance Date:

Row	Creditor	Balance	Rate	Payment	Custom
1	6 Credit card #1	5,000.00	18.00%	250.00	
2	4 Credit card #2	3,000.00	18.00%	170.00	
3	2 Electronic store	1,500.00	28.00%	1.00	
4	3 Furniture store	2,600.00	28.00%	200.00	
5	7 Back taxes	6,000.00	11.00%	300.00	
6	5 Sarah's car	3,400.00	7.00%	271.00	
7	1 Department store	800.00	28.00%	90.00	
8	8 David's car	18,000.00	8.00%	600.00	
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
Total:		40,300.00		1,882.00	

Monthly Payment

Initial Snowball \$

Strategy:

Creditors in Pay-Off Order	Snowball (Lowest Balance First) Balance	Interest Paid	Months to Pay Off	Month Paid Off	
1	Department store	800.00	22.14	2	Apr-18
2	Electronic store	1,500.00	104.75	4	Jun-18
3	Furniture store	2,600.00	287.93	7	Sep-18
4	Credit card #2	3,000.00	298.38	9	Nov-18
5	Sarah's car	3,400.00	126.95	10	Dec-18
6	Credit card #1	5,000.00	668.51	12	Feb-19
7	Back taxes	6,000.00	526.38	14	Apr-19
8	David's car	18,000.00	1,531.06	18	Aug-19
Total Interest Paid:		3,566.10	(Lower is Better)		

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