

Debt Snowball Calculator

Start Date (MMM-YY)	Nov-25																			
Extra Payment																				
Description	Medical Bill		Credit Card #2		Personal Debt To Relatives		Credit Card #1		Credit Card #5		Credit Card #3		Ford Financing Company		Educational Loans		Credit Card #4			
Balance	\$	400.00	\$	2,200.00	\$	3,500.00	\$	10,000.00	\$	10,800.00	\$	18,000.00	\$	20,000.00	\$	24,000.00	\$	28,000.00	\$	116,900.00
Rate		0.00%		24.30%		0.00%		27.50%		22.30%		21.00%		5.00%		4.50%		20.00%		
Payment	\$	25.00	\$	45.00	\$	50.00	\$	255.00	\$	240.00	\$	380.00	\$	600.00	\$	220.00	\$	560.00	\$	2,375.00

Date	Payt	Bal	Payt	Bal	Payt	Bal	Payt	Bal	Payt	Bal	Payt	Bal	Payt	Bal	Payt	Bal	Payt	Bal	Payt	Bal	
Nov-2025	25.00	375.00	45.00	2,199.55	50.00	3,450.00	255.00	9,974.17	240.00	10,760.70	380.00	17,935.00	600.00	19,483.33	220.00	23,870.00	560.00	27,906.67	0.00	0.00	115,954.42
Dec-2025	25.00	350.00	45.00	2,199.09	50.00	3,400.00	255.00	9,947.74	240.00	10,720.67	380.00	17,868.86	600.00	18,964.51	220.00	23,739.51	560.00	27,811.78	0.00	0.00	115,002.17
Jan-2026	25.00	325.00	45.00	2,198.62	50.00	3,350.00	255.00	9,920.71	240.00	10,679.90	380.00	17,801.57	600.00	18,443.53	220.00	23,608.54	560.00	27,715.31	0.00	0.00	114,043.17
Feb-2026	25.00	300.00	45.00	2,198.14	50.00	3,300.00	255.00	9,893.06	240.00	10,638.36	380.00	17,733.10	600.00	17,920.38	220.00	23,477.07	560.00	27,617.23	0.00	0.00	113,077.34
Mar-2026	25.00	275.00	45.00	2,197.66	50.00	3,250.00	255.00	9,864.78	240.00	10,596.06	380.00	17,654.42	600.00	17,395.05	220.00	23,345.11	560.00	27,517.52	0.00	0.00	112,104.59
Apr-2026	25.00	250.00	45.00	2,197.16	50.00	3,200.00	255.00	9,835.84	240.00	10,552.97	380.00	17,592.53	600.00	16,867.53	220.00	23,212.65	560.00	27,416.14	0.00	0.00	111,124.83
May-2026	25.00	225.00	45.00	2,196.65	50.00	3,150.00	255.00	9,806.25	240.00	10,509.08	380.00	17,520.40	600.00	16,337.81	220.00	23,079.70	560.00	27,313.08	0.00	0.00	110,137.97
Jun-2026	25.00	200.00	45.00	2,196.13	50.00	3,100.00	255.00	9,775.98	240.00	10,464.37	380.00	17,447.01	600.00	15,805.88	220.00	22,946.25	560.00	27,208.30	0.00	0.00	109,143.92
Jul-2026	25.00	175.00	45.00	2,195.61	50.00	3,050.00	255.00	9,745.01	240.00	10,418.84	380.00	17,372.33	600.00	15,271.74	220.00	22,812.30	560.00	27,101.77	0.00	0.00	108,143.92
Aug-2026	25.00	150.00	45.00	2,195.07	50.00	3,000.00	255.00	9,713.33	240.00	10,372.45	380.00	17,296.35	600.00	14,735.37	220.00	22,677.84	560.00	26,993.46	0.00	0.00	107,133.88
Sep-2026	25.00	125.00	45.00	2,194.52	50.00	2,950.00	255.00	9,680.93	240.00	10,325.21	380.00	17,219.04	600.00	14,196.77	220.00	22,542.88	560.00	26,883.35	0.00	0.00	106,117.70
Oct-2026	25.00	100.00	45.00	2,193.96	50.00	2,900.00	255.00	9,647.78	240.00	10,277.08	380.00	17,140.37	600.00	13,655.92	220.00	22,407.42	560.00	26,771.41	0.00	0.00	105,093.95
Nov-2026	25.00	75.00	45.00	2,193.38	50.00	2,850.00	255.00	9,613.88	240.00	10,228.07	380.00	17,062.32	600.00	13,112.82	220.00	22,271.45	560.00	26,657.60	0.00	0.00	104,062.52
Dec-2026	25.00	50.00	45.00	2,192.80	50.00	2,800.00	255.00	9,579.20	240.00	10,178.14	380.00	16,978.88	600.00	12,567.46	220.00	22,134.97	560.00	26,541.89	0.00	0.00	103,023.27
Jan-2027	25.00	25.00	45.00	2,192.20	50.00	2,750.00	255.00	9,543.72	240.00	10,127.28	380.00	16,896.01	600.00	12,019.83	220.00	21,997.97	560.00	26,424.26	0.00	0.00	101,976.33
Feb-2027	25.00	0.00	45.00	2,191.60	50.00	2,700.00	255.00	9,507.43	240.00	10,075.48	380.00	16,811.69	600.00	11,469.91	220.00	21,860.46	560.00	26,304.66	0.00	0.00	100,921.23
Mar-2027	0.00	0.00	70.00	2,165.98	50.00	2,650.00	255.00	9,470.31	240.00	10,022.72	380.00	16,725.90	600.00	10,917.70	220.00	21,722.44	560.00	26,183.07	0.00	0.00	99,858.11
Apr-2027	0.00	0.00	70.00	2,139.84	50.00	2,600.00	255.00	9,432.34	240.00	9,968.97	380.00	16,638.60	600.00	10,363.19	220.00	21,583.90	560.00	26,059.46	0.00	0.00	98,786.29
May-2027	0.00	0.00	70.00	2,113.17	50.00	2,550.00	255.00	9,393.49	240.00	9,914.23	380.00	16,549.77	600.00	9,806.37	220.00	21,444.84	560.00	25,933.78	0.00	0.00	97,705.66
Jun-2027	0.00	0.00	70.00	2,085.96	50.00	2,500.00	255.00	9,353.76	240.00	9,858.47	380.00	16,459.40	600.00	9,247.23	220.00	21,305.26	560.00	25,806.01	0.00	0.00	96,616.08
Jul-2027	0.00	0.00	70.00	2,058.20	50.00	2,450.00	255.00	9,313.12	240.00	9,801.67	380.00	16,367.43	600.00	8,685.76	220.00	21,165.15	560.00	25,676.11	0.00	0.00	95,517.45
Aug-2027	0.00	0.00	70.00	2,029.88	50.00	2,400.00	255.00	9,271.54	240.00	9,743.82	380.00	16,273.86	600.00	8,121.95	220.00	21,024.52	560.00	25,544.05	0.00	0.00	94,409.63
Sep-2027	0.00	0.00	70.00	2,000.98	50.00	2,350.00	255.00	9,229.02	240.00	9,684.89	380.00	16,178.64	600.00	7,555.79	220.00	20,883.36	560.00	25,409.78	0.00	0.00	93,292.49
Oct-2027	0.00	0.00	70.00	1,971.50	50.00	2,300.00	255.00	9,185.51	240.00	9,624.87	380.00	16,081.78	600.00	6,987.27	220.00	20,741.68	560.00	25,273.28	0.00	0.00	92,165.90
Nov-2027	0.00	0.00	70.00	1,941.43	50.00	2,250.00	255.00	9,141.02	240.00	9,563.73	380.00	15,983.22	600.00	6,416.39	220.00	20,599.46	560.00	25,134.50	0.00	0.00	91,029.73
Dec-2027	0.00	0.00	70.00	1,910.74	50.00	2,200.00	255.00	9,095.50	240.00	9,501.46	380.00	15,882.92	600.00	5,843.12	220.00	20,456.71	560.00	24,993.41	0.00	0.00	89,883.85
Jan-2028	0.00	0.00	70.00	1,879.43	50.00	2,150.00	255.00	9,048.94	240.00	9,438.03	380.00	15,780.87	600.00	5,267.47	220.00	20,313.42	560.00	24,849.96	0.00	0.00	88,728.12
Feb-2028	0.00	0.00	70.00	1,847.49	50.00	2,100.00	255.00	9,001.31	240.00	9,373.42	380.00	15,677.04	600.00	4,689.42	220.00	20,169.59	560.00	24,704.13	0.00	0.00	87,562.39
Mar-2028	0.00	0.00	70.00	1,814.90	50.00	2,050.00	255.00	8,952.59	240.00	9,307.61	380.00	15,571.39	600.00	4,108.96	220.00	20,025.23	560.00	24,555.87	0.00	0.00	86,386.53
Apr-2028	0.00	0.00	70.00	1,781.66	50.00	2,000.00	255.00	8,902.75	240.00	9,240.57	380.00	15,463.89	600.00	3,526.08	220.00	19,880.32	560.00	24,405.13	0.00	0.00	85,200.40
May-2028	0.00	0.00	70.00	1,747.73	50.00	1,950.00	255.00	8,851.77	240.00	9,172.29	380.00	15,354.50	600.00	2,940.77	220.00	19,734.87	560.00	24,251.88	0.00	0.00	84,003.83
Jun-2028	0.00	0.00	70.00	1,713.13	50.00	1,900.00	255.00	8,799.63	240.00	9,102.74	380.00	15,243.21	600.00	2,353.02	220.00	19,588.88	560.00	24,096.08	0.00	0.00	82,796.69
Jul-2028	0.00	0.00	70.00	1,677.82	50.00	1,850.00	255.00	8,746.28	240.00	9,031.90	380.00	15,129.96	600.00	1,762.83	220.00	19,442.34	560.00	23,937.68	0.00	0.00	81,578.81
Aug-2028	0.00	0.00	70.00	1,641.79	50.00	1,800.00	255.00	8,691.72	240.00	8,959.75	380.00	15,014.74	600.00	1,170.17	220.00	19,295.25	560.00	23,776.64	0.00	0.00	80,350.06
Sep-2028	0.00	0.00	70.00	1,605.04	50.00	1,750.00	255.00	8,635.90	240.00	8,886.25	380.00	14,897.50	600.00	575.05	220.00	19,147.60	560.00	23,612.92	0.00	0.00	79,110.26
Oct-2028	0.00	0.00	92.56	1,544.98	50.00	1,700.00	255.00	8,578.81	240.00	8,811.38	380.00	14,778.20	577.44	0.00	220.00	18,999.41	560.00	23,446.47	0.00	0.00	77,859.26
Nov-2028	0.00	0.00	670.00	906.27	50.00	1,650.00	255.00	8,520.41	240.00	8,735.13	380.00	14,656.82	0.00	0.00	220.00	18,850.66	560.00	23,277.24	0.00	0.00	76,596.53
Dec-2028	0.00	0.00	670.00	254.62	50.00	1,600.00	255.00	8,460.67	240.00	8,657.46	380.00	14,533.31	0.00	0.00	220.00	18,701.35	560.00	23,105.20	0.00	0.00	75,312.61
Jan-2029	0.00	0.00	259.78	0.00	460.22	1,139.78	255.00	8,399.56	240.00	8,578.34	380.00	14,407.65	0.00	0.00	220.00	18,551.48	560.00	22,930.28	0.00	0.00	74,007.09
Feb-2029	0.00	0.00	0.00	0.00	720.00	419.78	255.00	8,337.05	240.00	8,497.76	380.00	14,279.78	0.00	0.00	220.00	18,401.04	560.00	22,752.46	0.00	0.00	72,687.86
Mar-2029	0.00	0.00	0.00	0.00	419.78	0.00	555.22	7,972.88	240.00	8,415.67	380.00	14,149.68	0.00	0.00	220.00	18,250.05	560.00	22,571.66	0.00	0.00	71,359.95
Apr-2029	0.00	0.00	0.00	0.00	0.00	0.00	975.00	7,180.60	240.00	8,332.06	380.00	14,017.30	0.00	0.00	220.00	18,098.49	560.00	22,387.86	0.00	0.00	70,016.30
May-2029	0.00	0.00	0.00	0.00	0.00	0.00	975.00	6,370.15	240.00	8,246.90	380.00	13,882.60	0.00	0.00	220.00	17,946.36	560.00	22,200.99	0.00	0.00	68,647.00
Jun-2029	0.00	0.00	0.00	0.00	0.00	0.00	975.00	5,541.13	240.00	8,160.16	380.00	13,745									

Description	Medical Bill	Credit Card #2	Personal Debt To Relative			
Date	Excess Available	Additional Allocation	Excess Available	Additional Allocation	Excess Available	Additional Allocation
Nov-2025	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dec-2025	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jan-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Feb-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mar-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Apr-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
May-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jun-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jul-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Aug-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sep-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Oct-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Nov-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dec-2026	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Jan-2027	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Feb-2027	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Mar-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Apr-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
May-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Jun-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Jul-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Aug-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Sep-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Oct-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Nov-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Dec-2027	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Jan-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Feb-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Mar-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Apr-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
May-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Jun-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Jul-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Aug-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Sep-2028	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
Oct-2028	\$25.00	\$0.00	\$0.00	\$47.56	\$0.00	\$0.00
Nov-2028	\$25.00	\$0.00	\$0.00	\$625.00	\$0.00	\$0.00
Dec-2028	\$25.00	\$0.00	\$0.00	\$625.00	\$0.00	\$0.00
Jan-2029	\$25.00	\$0.00	\$0.00	\$214.78	\$0.00	\$410.22
Feb-2029	\$25.00	\$0.00	\$45.00	\$0.00	\$0.00	\$670.00
Mar-2029	\$25.00	\$0.00	\$45.00	\$0.00	\$0.00	\$369.78
Apr-2029	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00

May-2033	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Jun-2033	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Jul-2033	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Aug-2033	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Sep-2033	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Oct-2033	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Nov-2033	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Dec-2033	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Jan-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Feb-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Mar-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Apr-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
May-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Jun-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Jul-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Aug-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Sep-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Oct-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Nov-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Dec-2034	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Jan-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Feb-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Mar-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Apr-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
May-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Jun-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Jul-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Aug-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Sep-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Oct-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00
Nov-2035	\$25.00	\$0.00	\$45.00	\$0.00	\$50.00	\$0.00

Form Version Feb 14,2023

