

CREDIT CARD PAYOFF CALCULATOR TEMPLATE

Designed to help individuals and financial professionals calculate and plan their credit card debt repayment.



CREDIT CARD PAYOFF CALCULATOR

Loan Date	
Loan Start Date	February 5, 2024
Loan End Date	January 5, 2027 (3)

Loan Information (3)	
Principal Loan Amount	
Interest Rate	
Loan Period in Years	
Loan Period in Months	
Total Interest to be Paid	
Monthly Payable Interest	
Monthly Payment	

Payment No.	Date	Starting Balance	Payment Amount	Principal	Interest
1	05-Feb-2024	\$ 72,400.00	\$ 2,013.49	\$ 1,000.00	\$
2	05-Mar-2024	\$ 70,486.51	\$ 2,013.49	\$ 1,000.00	\$
3	05-Apr-2024	\$ 68,573.02	\$ 2,013.49	\$ 1,000.00	\$
4	05-May-2024	\$ 66,658.53	\$ 2,013.49	\$ 1,000.00	\$
5	05-Jun-2024	\$ 64,744.04	\$ 2,013.49	\$ 1,000.00	\$
6	05-Jul-2024	\$ 62,829.55	\$ 2,013.49	\$ 1,000.00	\$
7	05-Aug-2024	\$ 60,915.07	\$ 2,013.49	\$ 1,000.00	\$
8	05-Sep-2024	\$ 58,999.58	\$ 2,013.49	\$ 1,000.00	\$
9	05-Oct-2024	\$ 57,084.09	\$ 2,013.49	\$ 1,000.00	\$
10	05-Nov-2024	\$ 55,168.60	\$ 2,013.49	\$ 1,000.00	\$
11	05-Dec-2024	\$ 53,253.11	\$ 2,013.49	\$ 1,000.00	\$
12	05-Jan-2025	\$ 51,337.62	\$ 2,013.49	\$ 1,000.00	\$
13	05-Feb-2025	\$ 49,422.13	\$ 2,013.49	\$ 1,000.00	\$
14	05-Mar-2025	\$ 47,506.64	\$ 2,013.49	\$ 1,000.00	\$
15	05-Apr-2025	\$ 45,591.15	\$ 2,013.49	\$ 1,000.00	\$
16	05-May-2025	\$ 43,675.67	\$ 2,013.49	\$ 1,000.00	\$
17	05-Jun-2025	\$ 41,760.18	\$ 2,013.49	\$ 1,000.00	\$
18	05-Jul-2025	\$ 39,844.69	\$ 2,013.49	\$ 1,000.00	\$
19	05-Aug-2025	\$ 37,929.20	\$ 2,013.49	\$ 1,000.00	\$

Simple Credit Card Payoff Calculator

Padhraic Smyth

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the author's name.

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Simple Money Tim Maurer, 2016-02-23 When it comes to money management most of us take a hands off approach because we're just not confident that we have the know how needed But personal finance is actually more personal than it is finance Tim Maurer has made a career out of distilling complex financial concepts into understandable doable actions In this eminently practical book he shows readers how to better understand their values and goals in order to simplify their money decisions budget major expenses intelligently reduce and eliminate debt make vital decisions on home auto and life insurance establish a world class investment portfolio craft a workable retirement plan and more Readers will be relieved to see that managing their money is actually not as complicated as they thought and that they can take control of their financial future starting today

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br Get out of debt and save for your kids college
br Have meaningful and debt free vacations
br Pay cash for your cars
br Make a difference in the world by giving generously
br Find financial peace with your spouse

Smart Is the New Rich Christine Romans, 2010-10-12 A practical way to think about money today Author and CNN veteran money correspondent Christine Romans believes we should live by three qualifiers living within our means living with less debt and being less vulnerable While some may say this is old fashioned today it's hard to argue with Romans view Smart is the New Rich explores how adopting a new approach to money can lead to a healthier financial lifestyle Each chapter opens with a question about money to begin the conversation about earning saving spending growing and protecting your money Using checklists and quizzes Romans guides you through the New Normal helping you to think differently about your money and relearning good habits for prosperity Reexamines the money rules abandoned during the consumer bubble and poses the essential questions we should ask ourselves before spend our money Provides an interactive step by step guide to all things money from credit debt and savings to investing taxes and mortgages A companion Web site allows you to chat with other readers about jobs mortgage rates investing and saving For thirty years the financial rules for life revolved around abundant credit That bubble has burst Smart is the New Rich addresses why these rules no longer apply and reveals what it will take to make the right money choices moving forward

The 30-Minute

Money Plan for Moms Catey Hill,2018-04-24 Financial expert Catey Hill shows moms how to spend less and save big in this savvy guide where each step is designed to take 30 minutes max Let s face it kids are expensive in 24 states daycare actually costs more than in state college tuition And the older kids get the more you will spend Every mom could use more money But who has hours to search for coupons just to save a few dollars And sure you know you should learn how to get the most of your 401k but when will you possibly find the time Luckily financial expert Catey Hill has created smart simple strategies to help you maximize your money in minimal time yes even your 401k Drawing on extensive research and exclusive studies on the actual cost of raising a child at each age she ll show you how to save in each area of your life including practical tips on Shopping second hand vs what to buy new and where Lowering your grocery bill without coupons Building up a college fund Dealing with high interest credit card debt Saving on insurance Best of all these tips are designed to be done in less than half an hour and the few things that might take a little longer are broken down in 30 minute segments Catey will even guide you through a one time five step process that will allow you to manage all your bills keep an eye on the family budget and build savings for that dream family vacation in just 30 minutes a week so you can stress less and enjoy your life more A handy resource for any parent trying to figure out how to balance a family budget Soledad O Brien anchor of Matter of Fact with Soledad O Brien An indispensable guide for parents who want to gain control of their finances Elizabeth Willard Thames author of Meet the Frugalwoods *The Grad's Guide to Money* The Navigators,2014-02-27 Facing real world expenses on a Ramen noodle budget is tough for anyone but if you re just starting out it can feel overwhelming Before you can develop what will be your personal approach to finances you need to know what God s purpose is for the money he has entrusted to you The Grad s Guide to Money explains how to have real world and spiritual financial habits that align with God s will Find out Why you need to stay on top of your student loans What s so important about a good credit score How to avoid debt Where in the Bible you can find God s direction on money How to budget spend give and save wisely *Finance for the People* Paco de Leon,2022-02-01 An illustrated practical guide to navigating your financial life no matter your financial situation a potent mix of deeply practical and wonderfully empathetic Erin Lowry author of Broke Millennial one of the most approachable financial books I ve ever read Refinery 29 We are all weird about money Whether you have a lot or a little your feelings and beliefs about money have been shaped by a combination of silence or even shame around talking about money personal experiences family and societal expectations and a whole big complex system rigged against many of us from the start Begin with that baseline premise and it s no surprise so many of us find it so difficult to save enough money but way too easy to get trapped in ballooning credit card debt emotionally draining to deal with student loans and nearly impossible to understand the esoteric world of investing Unlike most personal finance books that focus on skills and behaviors FINANCE FOR THE PEOPLE asks you to examine your beliefs and experiences around money blending extremely practical exercises with mindfulness and including more than 50 illustrations and diagrams to make the concepts accessible and even fun With deep

insider expertise from years spent in many different corners of the financial industry Paco de Leon is a friendly approachable and wise guide who invites readers to change their relationship with money With her holistic approach you ll learn how to root out your unconscious beliefs about money untangle the mental and emotional burden of student loans to pay them off use a gratitude practice to help you think differently about spending break out of the debt cycle and begin building wealth This book is for anyone who feels unseen ignored or bored to death by the way personal finances are approached and taught and is ready to go on a journey of self discovery and step into their financial power

Financial Cpr: 10 Simple Steps to Heal Your Financial Future K. Thomas Hutt CFP ® CPA MBA,2013-03-27 Managing your personal finances for the future is about doing the fundamentals well today This book highlights simple steps you can take now heal your financial future

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worldwide for more than 15 years and is considered a leader in the web usability industry Forewords by Ken McCarthy founder of the System Seminar and Drayton Bird Drayton Bird Associates Trusted Matt Bell,2023-04-04 When your kids develop a healthy relationship with money at an early age it will help every aspect of their lives to flourish Kids have an invaluable asset They have time And the multiplying impact of wise money management lessons learned early will be staggering Cultivating within them a heart for generosity and wise habits around earning saving investing and spending will impact every aspect of their lives their relationship with Jesus their future marriage their ability to make a difference with their lives and much more In Trusted Matt Bell provides the stories motivation and guidance you need to help your kids develop powerfully effective biblical money management attitudes and behaviors Drawing from his family s experiences and those of other parents Matt will equip you to teach your kids the purpose of money and how to pursue biblical financial priorities everything they need to get on the right path for a lifetime of effective joyful God glorifying money management Includes plenty of examples suggested conversation topics and activities to do together with your children PC World ,2005 **The Covenant Divorce Recovery Leader's Handbook** Wade Powers,2008-03 This handbook s viable tools treat divorce like a death without a funeral that forces a person to come to grips with the denial anger and guilt that modern divorce dishes out The work is an epiphany for many and a valuable tool in righting one s relationships with God and others Christian **Overcoming Debt, Achieving Financial Freedom** Cindy Zuniga-Sanchez,2022-11-07 Transform your financial situation with easy to follow advice from a first generation professional In Overcoming Debt Achieving Financial Freedom 8 Pillars to Build Wealth lawyer business owner and first generation professional Cindy Zuniga Sanchez delivers a practical and actionable blueprint for financial independence Full of easy to apply advice for young adults students and early career professionals the book is a holistic guide to responsibly managing money and debt while building your nest egg In the book you ll explore how to be a responsible consumer how to budget save invest pay off debt build credit and increase your income You ll also understand much of what school didn t teach you about student loans The author explains Strategies to create a realistic and actionable debt repayment plan that will save you money and time Strategies for maximizing your income by negotiating your salary and finding profitable side hustles Techniques for straightforward forms of investing that responsibly balance risk and reward The money strategies that she put into place and resources that she used to go from having six figures of debt to a multiple six figure net worth An essential money resource for students professionals entrepreneurs young families and anyone else hoping to reduce their financial stress and improve their lives Overcoming Debt Achieving Financial Freedom is the simple and powerful money guide you ve been waiting for **Debt-Proof Your Marriage** Mary Hunt,2004-09 You can get out of debt prepare for your future and live within your means all on your current income and with your current resources *Retire on Real Estate* K. Anderson,2017-09-14 This book exposes the cracks in most retirement portfolios then opens your eyes to the benefits of rental income With pensions slashed savings slim and

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