

RESTRUCTURING DEBTS FOR ACCELERATED PAYOFF

Date: August 17, 2025



INTRODUCTION

The quickest way to retire your debt is to 1) determine what your total debt payment is now, then 2) sort your debts from highest interest rate to lowest, then 3) continue to make the same total payment amount except pay Minimum Payments on all debts except the highest rate debt, then 4) once the highest rate debt is paid off apply those new savings to the next highest rate debt and so on. Use this calculator to determine the interest and time saved using this 'Roll-Over' technique along with the potential increase in savings once all the debts have been paid off. The calculator will sort the debts for you when completing the analysis. You may also apply an extra amount to the total payment to accelerate debt payoff even further.

SUMMARY OF INPUT

Debt-1	Southwest Visa
Debt-1	\$19,642
Debt-1	\$535
Debt-1	\$533
Debt-1	20.24%
Debt-2	Target
Debt-2	\$12,237
Debt-2	\$294
Debt-2	\$294
Debt-2	17.50%
Debt-3	Discover
Debt-3	\$20,750
Debt-3	\$416
Debt-3	\$416
Debt-3	12.99%
Debt-4	Creditor 4
Debt-4	\$0
Debt-4	\$0
Debt-4	\$0
Debt-4	0.00%
Debt-5	Creditor 5
Debt-5	\$0
Debt-5	\$0
Debt-5	\$0
Debt-5	0.00%
Debt-6	Creditor 6
Debt-6	\$0
Debt-6	\$0
Debt-6	\$0
Debt-6	0.00%
Debt-7	Creditor 7
Debt-7	\$0
Debt-7	\$0
Debt-7	\$0
Debt-7	0.00%
Debt-8	Creditor 8
Debt-8	\$0

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Debt-8	\$0
Debt-8	\$0
Debt-8	0.00%
Debt-9	Creditor 9
Debt-9	\$0
Debt-9	\$0
Debt-9	\$0
Debt-9	0.00%
Debt-10	Creditor 10
Debt-10	\$0
Debt-10	\$0
Debt-10	\$0
Debt-10	0.00%
Debt-11	Creditor 11
Debt-11	\$0
Debt-11	\$0
Debt-11	\$0
Debt-11	0.00%
Debt-12	Creditor 12
Debt-12	\$0
Debt-12	\$0
Debt-12	\$0
Debt-12	0.00%
Debt-13	Creditor 13
Debt-13	\$0
Debt-13	\$0
Debt-13	\$0
Debt-13	0.00%
Debt-14	Creditor 14
Debt-14	\$0
Debt-14	\$0
Debt-14	\$0
Debt-14	0.00%
Debt-15	Creditor 15
Debt-15	\$0
Debt-15	\$0
Debt-15	\$0
Debt-15	0.00%
Debt-16	Creditor 16
Debt-16	\$0
Debt-16	\$0
Debt-16	\$0
Debt-16	0.00%
Debt-17	Creditor 17
Debt-17	\$0
Debt-17	\$0
Debt-17	\$0
Debt-17	0.00%
Debt-18	Creditor 18
Debt-18	\$0

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Debt-18	\$0
Debt-18	\$0
Debt-18	0.00%
Debt-19	Creditor 19
Debt-19	\$0
Debt-19	\$0
Debt-19	\$0
Debt-19	0.00%
Debt-20	Creditor 20
Debt-20	\$0
Debt-20	\$0
Debt-20	\$0
Debt-20	0.00%
Extra monthly payment	\$500
One-time payment	\$0
One-time payment	January
One-time payment	2019
Debt ordering	Highest to Lowest Interest Rate
Interest earned on new savings	5.00%

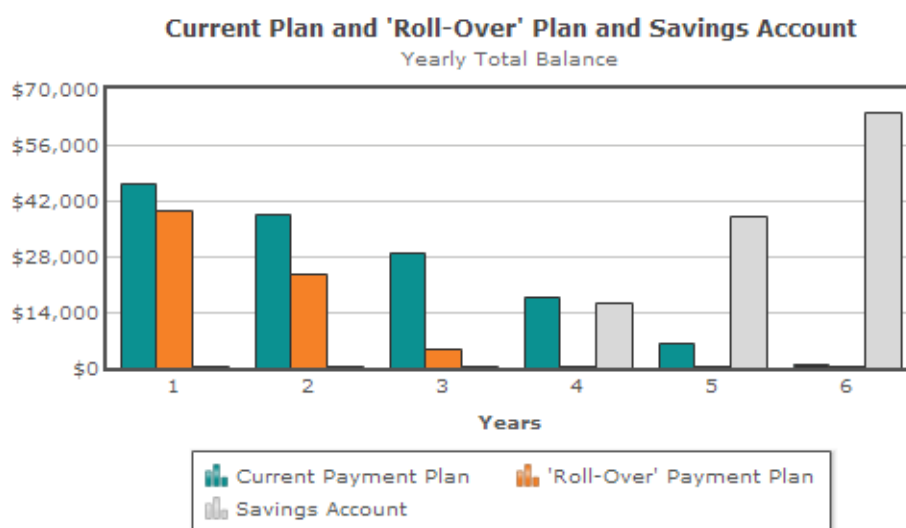
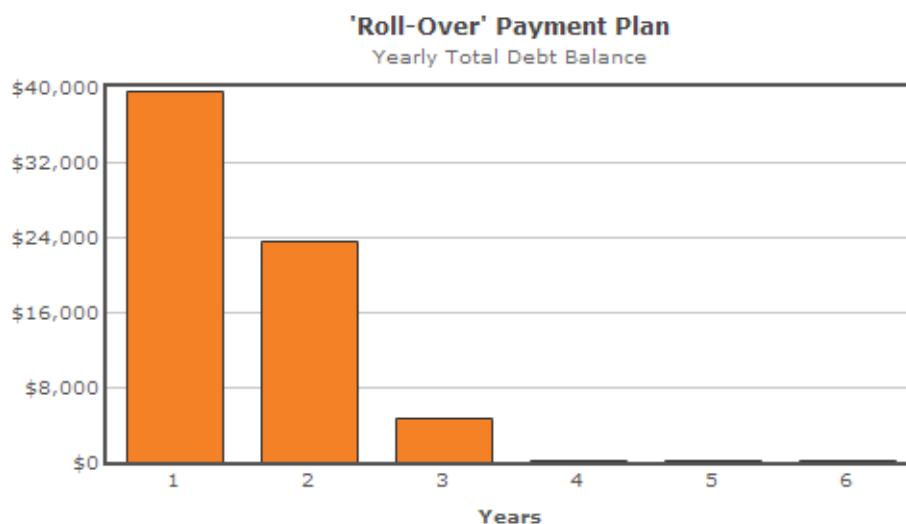
ANALYSIS

While keeping your payment level at \$1,745 (which includes an extra \$500 to your monthly debt service), you could reduce your total debt payments (principal and interest) from \$79,850 to \$67,565 and be out of debt in 3.3 years instead of your current projected 6.2 years. This represents a reduction of \$12,285 and 2.9 years. Further, once all debts have been paid off, you could invest the same monthly payment amount at 5.00% and accumulate a savings account balance \$63,762 over that same time period.

	Current Payment Plan	'Roll-Over' Payment Plan	Difference
Monthly debt payments	\$1,245	\$1,745	\$500
Total debt payments	\$79,850	\$67,565	\$12,285
Years until 'debt-free'	6.2	3.2	2.9
Savings account in 6.2 years	\$0	\$63,762	\$63,762



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DEBT ELIMINATION CALENDAR

Creditor	Payments					
Southwest Visa	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$19,642	\$331	\$1,035	\$18,938	yes
	2	\$18,938	\$319	\$1,035	\$18,223	yes
	3	\$18,223	\$307	\$1,035	\$17,495	yes
	4	\$17,495	\$295	\$1,035	\$16,755	yes
	5	\$16,755	\$283	\$1,035	\$16,003	yes
	6	\$16,003	\$270	\$1,035	\$15,237	yes
	7	\$15,237	\$257	\$1,035	\$14,459	yes
	8	\$14,459	\$244	\$1,035	\$13,668	yes
	9	\$13,668	\$231	\$1,035	\$12,864	yes

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Target	10	\$12,864	\$217	\$1,035	\$12,046	yes
	11	\$12,046	\$203	\$1,035	\$11,214	yes
	12	\$11,214	\$189	\$1,035	\$10,368	yes
	13	\$10,368	\$175	\$1,035	\$9,508	yes
	14	\$9,508	\$160	\$1,035	\$8,633	yes
	15	\$8,633	\$146	\$1,035	\$7,744	yes
	16	\$7,744	\$131	\$1,035	\$6,840	yes
	17	\$6,840	\$115	\$1,035	\$5,920	yes
	18	\$5,920	\$100	\$1,035	\$4,985	yes
	19	\$4,985	\$84	\$1,035	\$4,034	yes
	20	\$4,034	\$68	\$1,035	\$3,067	yes
	21	\$3,067	\$52	\$1,035	\$2,084	yes
	22	\$2,084	\$35	\$1,035	\$1,084	yes
	23	\$1,084	\$18	\$1,035	\$67	yes
	24	\$67	\$1	\$68	\$0	yes
	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$12,237	\$178	\$294	\$12,121	no
	2	\$12,121	\$177	\$294	\$12,004	no
	3	\$12,004	\$175	\$294	\$11,885	no
	4	\$11,885	\$173	\$294	\$11,764	no
	5	\$11,764	\$172	\$294	\$11,642	no
	6	\$11,642	\$170	\$294	\$11,517	no
	7	\$11,517	\$168	\$294	\$11,391	no
	8	\$11,391	\$166	\$294	\$11,264	no
	9	\$11,264	\$164	\$294	\$11,134	no
	10	\$11,134	\$162	\$294	\$11,002	no
	11	\$11,002	\$160	\$294	\$10,869	no
	12	\$10,869	\$159	\$294	\$10,733	no
	13	\$10,733	\$157	\$294	\$10,596	no
	14	\$10,596	\$155	\$294	\$10,456	no
	15	\$10,456	\$152	\$294	\$10,315	no
	16	\$10,315	\$150	\$294	\$10,171	no
	17	\$10,171	\$148	\$294	\$10,025	no
	18	\$10,025	\$146	\$294	\$9,878	no
	19	\$9,878	\$144	\$294	\$9,728	no
	20	\$9,728	\$142	\$294	\$9,576	no
	21	\$9,576	\$140	\$294	\$9,421	no
	22	\$9,421	\$137	\$294	\$9,265	no
	23	\$9,265	\$135	\$294	\$9,106	no
	24	\$9,106	\$133	\$1,261	\$7,978	yes
	25	\$7,978	\$116	\$1,329	\$6,765	yes
	26	\$6,765	\$99	\$1,329	\$5,535	yes
	27	\$5,535	\$81	\$1,329	\$4,286	yes
	28	\$4,286	\$63	\$1,329	\$3,020	yes
	29	\$3,020	\$44	\$1,329	\$1,735	yes
	30	\$1,735	\$25	\$1,329	\$431	yes
	31	\$431	\$6	\$438	\$0	yes
Discover	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$20,750	\$225	\$416	\$20,559	no

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2	\$20,559	\$223	\$416	\$20,366	no
3	\$20,366	\$220	\$416	\$20,170	no
4	\$20,170	\$218	\$416	\$19,972	no
5	\$19,972	\$216	\$416	\$19,773	no
6	\$19,773	\$214	\$416	\$19,571	no
7	\$19,571	\$212	\$416	\$19,367	no
8	\$19,367	\$210	\$416	\$19,160	no
9	\$19,160	\$207	\$416	\$18,952	no
10	\$18,952	\$205	\$416	\$18,741	no
11	\$18,741	\$203	\$416	\$18,528	no
12	\$18,528	\$201	\$416	\$18,312	no
13	\$18,312	\$198	\$416	\$18,094	no
14	\$18,094	\$196	\$416	\$17,874	no
15	\$17,874	\$193	\$416	\$17,652	no
16	\$17,652	\$191	\$416	\$17,427	no
17	\$17,427	\$189	\$416	\$17,200	no
18	\$17,200	\$186	\$416	\$16,970	no
19	\$16,970	\$184	\$416	\$16,737	no
20	\$16,737	\$181	\$416	\$16,503	no
21	\$16,503	\$179	\$416	\$16,265	no
22	\$16,265	\$176	\$416	\$16,025	no
23	\$16,025	\$173	\$416	\$15,783	no
24	\$15,783	\$171	\$416	\$15,538	no
25	\$15,538	\$168	\$416	\$15,290	no
26	\$15,290	\$166	\$416	\$15,039	no
27	\$15,039	\$163	\$416	\$14,786	no
28	\$14,786	\$160	\$416	\$14,530	no
29	\$14,530	\$157	\$416	\$14,271	no
30	\$14,271	\$154	\$416	\$14,010	no
31	\$14,010	\$152	\$1,307	\$12,854	yes
32	\$12,854	\$139	\$1,745	\$11,248	yes
33	\$11,248	\$122	\$1,745	\$9,625	yes
34	\$9,625	\$104	\$1,745	\$7,984	yes
35	\$7,984	\$86	\$1,745	\$6,326	yes
36	\$6,326	\$68	\$1,745	\$4,649	yes
37	\$4,649	\$50	\$1,745	\$2,955	yes
38	\$2,955	\$32	\$1,745	\$1,242	yes
39	\$1,242	\$13	\$1,255	\$0	yes

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