

RESTRUCTURING DEBTS FOR ACCELERATED PAYOFF

Date: June 5, 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	Amazon
Debt-1	\$2,788
Debt-1	\$90
Debt-1	\$90
Debt-1	29.99%
Debt-2	Best Buy
Debt-2	\$1,051
Debt-2	\$60
Debt-2	\$60
Debt-2	0.00%
Debt-3	Home D
Debt-3	\$1,114
Debt-3	\$50
Debt-3	\$50
Debt-3	29.99%
Debt-4	M Life
Debt-4	\$4,226
Debt-4	\$50
Debt-4	\$50
Debt-4	23.74%
Debt-5	Chase
Debt-5	\$2,849
Debt-5	\$50
Debt-5	\$150
Debt-5	19.49%
Debt-6	John D
Debt-6	\$5,648
Debt-6	\$225
Debt-6	\$250
Debt-6	0.00%
Debt-7	Navy
Debt-7	\$7,494
Debt-7	\$181
Debt-7	\$181
Debt-7	17.24%
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

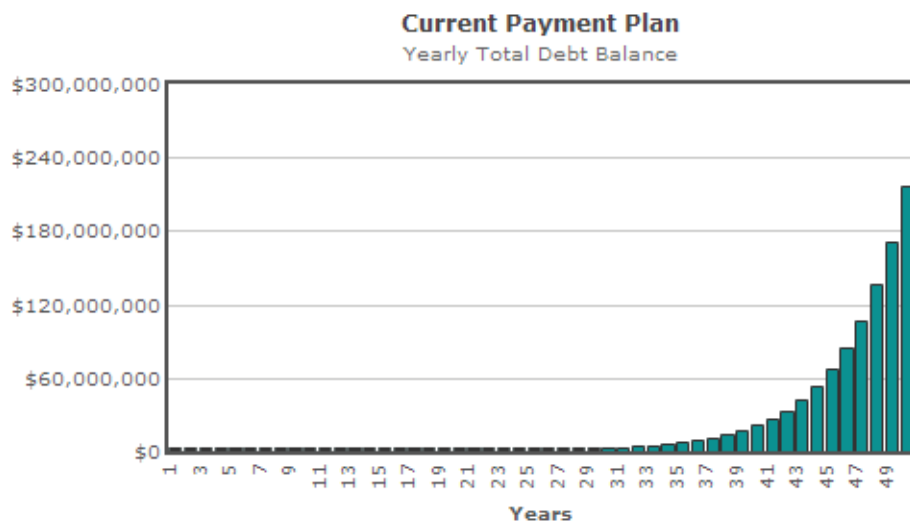
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Debt-18	\$0
Debt-18	\$0
Debt-18	0.00%
Debt-19	Creditor 19
Debt-19	\$0
Debt-19	\$0
Debt-19	\$0
Debt-19	0.00%
Debt-20	Creditor 20
Debt-20	\$0
Debt-20	\$0
Debt-20	\$0
Debt-20	0.00%
Extra monthly payment	\$0
One-time payment	\$0
One-time payment	January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

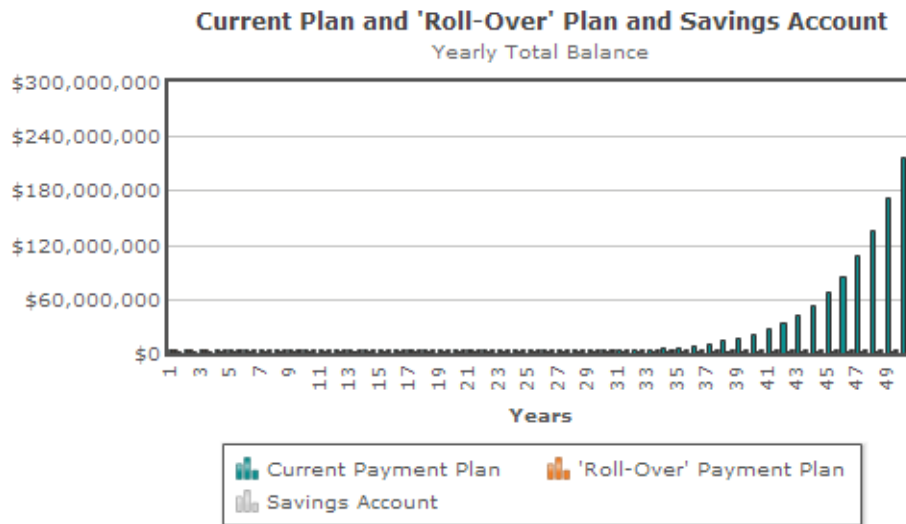
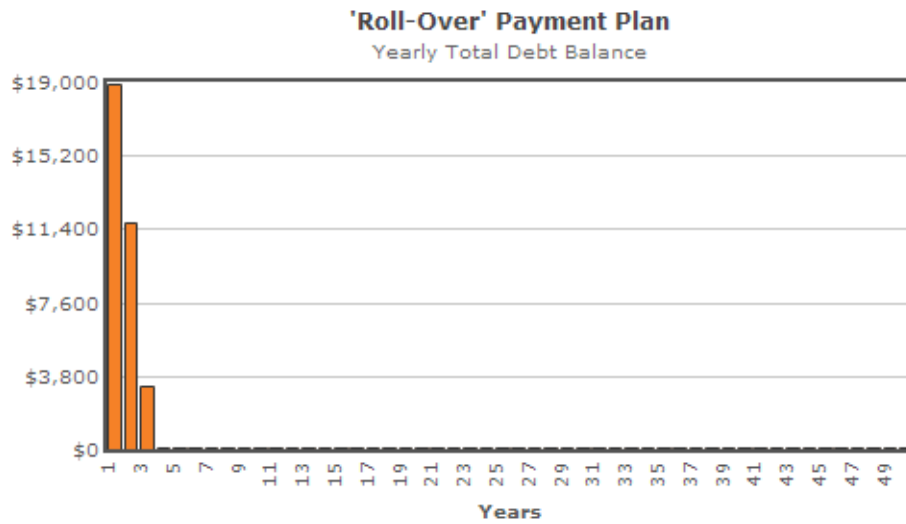
ANALYSIS

While keeping your payment level at \$831 you could reduce your total debt payments (principal and interest) from \$58,671 to \$33,292 and be out of debt in 3.4 years instead of your current projected 50.0 years. This represents a reduction of \$25,380 and 46.6 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 \$616,168 over that same time period.

	Current Payment Plan	'Roll-Over' Payment Plan	Difference
Monthly debt payments	\$831	\$831	\$0
Total debt payments	\$58,671	\$33,292	\$25,380
Years until 'debt-free'	50.0	3.4	46.6
Savings account in 50.0 years	\$0	\$616,168	\$616,168



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DEBT ELIMINATION CALENDAR						
Creditor	Payments					
Home D	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$1,114	\$28	\$175	\$967	yes
	2	\$967	\$24	\$175	\$816	yes
	3	\$816	\$20	\$175	\$661	yes
	4	\$661	\$17	\$175	\$503	yes
	5	\$503	\$13	\$175	\$340	yes
	6	\$340	\$9	\$175	\$174	yes
	7	\$174	\$4	\$175	\$3	yes
Amazon	8	\$3	\$0	\$3	\$0	yes
	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment

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M Life	1	\$2,788	\$70	\$90	\$2,768	no
	2	\$2,768	\$69	\$90	\$2,747	no
	3	\$2,747	\$69	\$90	\$2,725	no
	4	\$2,725	\$68	\$90	\$2,704	no
	5	\$2,704	\$68	\$90	\$2,681	no
	6	\$2,681	\$67	\$90	\$2,658	no
	7	\$2,658	\$66	\$90	\$2,635	no
	8	\$2,635	\$66	\$262	\$2,439	yes
	9	\$2,439	\$61	\$265	\$2,235	yes
	10	\$2,235	\$56	\$265	\$2,026	yes
	11	\$2,026	\$51	\$265	\$1,811	yes
	12	\$1,811	\$45	\$265	\$1,592	yes
	13	\$1,592	\$40	\$265	\$1,366	yes
	14	\$1,366	\$34	\$265	\$1,136	yes
	15	\$1,136	\$28	\$265	\$899	yes
	16	\$899	\$22	\$265	\$656	yes
	17	\$656	\$16	\$265	\$408	yes
	18	\$408	\$10	\$294	\$124	yes
	19	\$124	\$3	\$127	\$0	yes
	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$4,226	\$84	\$50	\$4,260	no
	2	\$4,260	\$84	\$50	\$4,294	no
	3	\$4,294	\$85	\$50	\$4,329	no
	4	\$4,329	\$86	\$50	\$4,364	no
	5	\$4,364	\$86	\$50	\$4,401	no
	6	\$4,401	\$87	\$50	\$4,438	no
	7	\$4,438	\$88	\$50	\$4,476	no
	8	\$4,476	\$89	\$50	\$4,514	no
	9	\$4,514	\$89	\$50	\$4,554	no
	10	\$4,554	\$90	\$50	\$4,594	no
	11	\$4,594	\$91	\$50	\$4,634	no
	12	\$4,634	\$92	\$50	\$4,676	no
	13	\$4,676	\$93	\$50	\$4,719	no
	14	\$4,719	\$93	\$50	\$4,762	no
	15	\$4,762	\$94	\$50	\$4,806	no
	16	\$4,806	\$95	\$50	\$4,851	no
	17	\$4,851	\$96	\$50	\$4,897	no
	18	\$4,897	\$97	\$50	\$4,944	no
	19	\$4,944	\$98	\$248	\$4,794	yes
	20	\$4,794	\$95	\$375	\$4,514	yes
	21	\$4,514	\$89	\$375	\$4,228	yes
	22	\$4,228	\$84	\$375	\$3,937	yes
	23	\$3,937	\$78	\$375	\$3,640	yes
	24	\$3,640	\$72	\$375	\$3,337	yes
	25	\$3,337	\$66	\$375	\$3,028	yes
	26	\$3,028	\$60	\$577	\$2,511	yes
	27	\$2,511	\$50	\$600	\$1,960	yes
	28	\$1,960	\$39	\$600	\$1,399	yes
	29	\$1,399	\$28	\$600	\$827	yes
	30	\$827	\$16	\$600	\$243	yes

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Chase	31	\$243	\$5	\$248	\$0	yes
	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$2,849	\$46	\$50	\$2,845	no
	2	\$2,845	\$46	\$50	\$2,841	no
	3	\$2,841	\$46	\$50	\$2,838	no
	4	\$2,838	\$46	\$50	\$2,834	no
	5	\$2,834	\$46	\$50	\$2,830	no
	6	\$2,830	\$46	\$50	\$2,826	no
	7	\$2,826	\$46	\$50	\$2,822	no
	8	\$2,822	\$46	\$50	\$2,817	no
	9	\$2,817	\$46	\$50	\$2,813	no
	10	\$2,813	\$46	\$50	\$2,809	no
	11	\$2,809	\$46	\$50	\$2,805	no
	12	\$2,805	\$46	\$50	\$2,800	no
	13	\$2,800	\$45	\$50	\$2,796	no
	14	\$2,796	\$45	\$50	\$2,791	no
	15	\$2,791	\$45	\$50	\$2,786	no
	16	\$2,786	\$45	\$50	\$2,782	no
	17	\$2,782	\$45	\$50	\$2,777	no
	18	\$2,777	\$45	\$50	\$2,772	no
	19	\$2,772	\$45	\$50	\$2,767	no
	20	\$2,767	\$45	\$50	\$2,762	no
	21	\$2,762	\$45	\$50	\$2,757	no
	22	\$2,757	\$45	\$50	\$2,751	no
	23	\$2,751	\$45	\$50	\$2,746	no
	24	\$2,746	\$45	\$50	\$2,741	no
	25	\$2,741	\$45	\$50	\$2,735	no
	26	\$2,735	\$44	\$50	\$2,730	no
	27	\$2,730	\$44	\$50	\$2,724	no
	28	\$2,724	\$44	\$50	\$2,718	no
	29	\$2,718	\$44	\$50	\$2,712	no
	30	\$2,712	\$44	\$50	\$2,706	no
	31	\$2,706	\$44	\$402	\$2,348	yes
	32	\$2,348	\$38	\$650	\$1,736	yes
	33	\$1,736	\$28	\$650	\$1,115	yes
	34	\$1,115	\$18	\$650	\$483	yes
	35	\$483	\$8	\$491	\$0	yes
Navy	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$7,494	\$108	\$181	\$7,421	no
	2	\$7,421	\$107	\$181	\$7,346	no
	3	\$7,346	\$106	\$181	\$7,271	no
	4	\$7,271	\$104	\$181	\$7,194	no
	5	\$7,194	\$103	\$181	\$7,117	no
	6	\$7,117	\$102	\$181	\$7,038	no
	7	\$7,038	\$101	\$181	\$6,958	no
	8	\$6,958	\$100	\$181	\$6,877	no
	9	\$6,877	\$99	\$181	\$6,795	no
	10	\$6,795	\$98	\$181	\$6,711	no
	11	\$6,711	\$96	\$181	\$6,627	no

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John D	12	\$6,627	\$95	\$181	\$6,541	no
	13	\$6,541	\$94	\$181	\$6,454	no
	14	\$6,454	\$93	\$181	\$6,366	no
	15	\$6,366	\$91	\$181	\$6,276	no
	16	\$6,276	\$90	\$181	\$6,185	no
	17	\$6,185	\$89	\$181	\$6,093	no
	18	\$6,093	\$88	\$181	\$6,000	no
	19	\$6,000	\$86	\$181	\$5,905	no
	20	\$5,905	\$85	\$181	\$5,809	no
	21	\$5,809	\$83	\$181	\$5,711	no
	22	\$5,711	\$82	\$181	\$5,612	no
	23	\$5,612	\$81	\$181	\$5,512	no
	24	\$5,512	\$79	\$181	\$5,410	no
	25	\$5,410	\$78	\$181	\$5,307	no
	26	\$5,307	\$76	\$181	\$5,202	no
	27	\$5,202	\$75	\$181	\$5,096	no
	28	\$5,096	\$73	\$181	\$4,988	no
	29	\$4,988	\$72	\$181	\$4,879	no
	30	\$4,879	\$70	\$181	\$4,768	no
	31	\$4,768	\$68	\$181	\$4,655	no
	32	\$4,655	\$67	\$181	\$4,541	no
	33	\$4,541	\$65	\$181	\$4,425	no
	34	\$4,425	\$64	\$181	\$4,308	no
	35	\$4,308	\$62	\$340	\$4,029	yes
	36	\$4,029	\$58	\$831	\$3,256	yes
	37	\$3,256	\$47	\$831	\$2,472	yes
	38	\$2,472	\$36	\$831	\$1,677	yes
	39	\$1,677	\$24	\$831	\$870	yes
	40	\$870	\$12	\$831	\$51	yes
	41	\$51	\$1	\$52	\$0	yes
	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$5,648	\$0	\$225	\$5,423	no
	2	\$5,423	\$0	\$225	\$5,198	no
	3	\$5,198	\$0	\$225	\$4,973	no
	4	\$4,973	\$0	\$225	\$4,748	no
	5	\$4,748	\$0	\$225	\$4,523	no
	6	\$4,523	\$0	\$225	\$4,298	no
	7	\$4,298	\$0	\$225	\$4,073	no
	8	\$4,073	\$0	\$225	\$3,848	no
	9	\$3,848	\$0	\$225	\$3,623	no
	10	\$3,623	\$0	\$225	\$3,398	no
	11	\$3,398	\$0	\$225	\$3,173	no
	12	\$3,173	\$0	\$225	\$2,948	no
	13	\$2,948	\$0	\$225	\$2,723	no
	14	\$2,723	\$0	\$225	\$2,498	no
	15	\$2,498	\$0	\$225	\$2,273	no
	16	\$2,273	\$0	\$225	\$2,048	no
	17	\$2,048	\$0	\$225	\$1,823	no
	18	\$1,823	\$0	\$225	\$1,598	no
	19	\$1,598	\$0	\$225	\$1,373	no

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Best Buy	20	\$1,373	\$0	\$225	\$1,148	no
	21	\$1,148	\$0	\$225	\$923	no
	22	\$923	\$0	\$225	\$698	no
	23	\$698	\$0	\$225	\$473	no
	24	\$473	\$0	\$225	\$248	no
	25	\$248	\$0	\$225	\$23	no
	26	\$23	\$0	\$23	\$0	no
	Month	Beginning Balance	Interest	Payment	Ending Balance	Roll-Over Payment
	1	\$1,051	\$0	\$60	\$991	no
	2	\$991	\$0	\$60	\$931	no
	3	\$931	\$0	\$60	\$871	no
	4	\$871	\$0	\$60	\$811	no
	5	\$811	\$0	\$60	\$751	no
	6	\$751	\$0	\$60	\$691	no
	7	\$691	\$0	\$60	\$631	no
	8	\$631	\$0	\$60	\$571	no
	9	\$571	\$0	\$60	\$511	no
	10	\$511	\$0	\$60	\$451	no
	11	\$451	\$0	\$60	\$391	no
	12	\$391	\$0	\$60	\$331	no
	13	\$331	\$0	\$60	\$271	no
	14	\$271	\$0	\$60	\$211	no
	15	\$211	\$0	\$60	\$151	no
	16	\$151	\$0	\$60	\$91	no
	17	\$91	\$0	\$60	\$31	no
	18	\$31	\$0	\$31	\$0	no

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