

1. Save a personal copy before editing. Gold cells are inputs; white cells calculate.
2. Use desktop Excel. Review all assumptions and results before acting. No macros, bank links or external connections.
3. For active accounts, fill APR, fee, current minimum and the selected rule. Enter 0 only when known. Name the source; K=1 only if the modeled rule is in force.
4. Formula cells are protected without a password. Review > Unprotect Sheet allows inspection.
5. Planning estimates, not predictions or financial recommendations. Excel may require a separate license; no Kindle calculation.

Enter Inputs, compare Results. Consolidated schedules show up to 360 months; card details are to the right.

Monthly interest = opening balance x APR /12, rounded to cents. End-month payments; no new purchases.

Rule1 = fixed minimum. Rule2 = max(floor, percentage x opening balance + interest + fee), capped at total due.

Current minimum = statement obligation. Results separately shows current shortfall and future modeled minimums.

One APR per row. Mixed-rate balances and issuer payment-allocation rules may need a different model.

A minimum deficit invalidates the payoff claim. Use D3 to contact the creditor; late fees/default rates are not simulated.

One-month budget adjustment and one lump sum are additive. Both strategies get the same capacity.

Snowball reprioritizes by opening balance monthly; avalanche by APR. Ties use account row order.

Source: CFPB interest-calculation and unable-to-pay guidance at consumerfinance.gov; checked 2026-10-02.

Use Card Detail to inspect one account. Calculation blocks at right of schedules are hidden for navigation; unhide to audit.

If K=0 or the modeled first minimum differs from the statement, the payoff is a scenario only. Current-plan payoff remains unavailable.