

Choose a plan you can fund

Read the current-plan check first. Future rule assumptions do not change today’s statement obligation.

CURRENT MINIMUMS FIT

Measure	Avalanche	Snowball
Status	Paid off within horizon	Paid off within horizon
Payoff: current-plan check passed	22	22
Scenario interest through horizon	\$2,216.71	\$2,305.58
Scenario fees through horizon	\$0.00	\$0.00
Scenario remaining at horizon	\$0.00	\$0.00
Largest modeled min deficit	\$0.00	\$0.00
Scenario total paid	\$12,116.71	\$12,205.58
Opening debt	\$9,900.00	\$9,900.00
Modeled payoff month (scenario)	22	22

NOT FUNDED means a stress estimate, without default fees/rates. Do not promise these payments to a creditor.

Set adjustment and lump sum to zero in a separate saved copy to isolate the effect of the additional capacity.

The plan with less interest may demand a different priority. First make sure the minimums and total budget fit.

My chosen strategy / saved date:

Enter your choice and next review date

Current statement minimums	\$305.00
Capacity this first month	\$550.00
CURRENT shortfall	\$0.00
Modeled first-month minimum	\$305.00
Accounts with different minimum	0

Scenario payoff is hypothetical when current terms differ or are unconfirmed. It is not an agreement or a funded current plan.

Keep paying current obligations unless the creditor confirms a change. The model does not hold today’s minimum fixed forever.