

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. Confirm each scenario separately on Inputs. A missing loan term blocks only Loan. Leave an unused offer at 0; never enter invented terms to unlock another option.
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.

Track all debt: the moved amount is removed from the original debt once; the residual remains.

One original/residual APR and fixed minimum. Aggregate only debt categories with matching assumptions.

Each option has Equal (same total budget) and Minimum schedules. Loan uses contractual rate, never fee-inclusive APR.

Financed fee increases opening debt once. Cash fee is separate from monthly budget and requires up-front capacity.

Only true promotional APR, not deferred interest. Secured debt, withheld loan fees and complex terms need separate analysis.

Reserve minimums first, then pay the higher current rate. Loan prepayment assumed allowed; final contractual payment adjusts cents.

Baseline, Transfer and Loan have separate confirmation flags. Remaining debt at 360 months means cost is incomplete.

Additional example: \$9,900 total; offer covers \$5,800. This supplements the book single-debt \$6,000 illustration.

CFPB rate-versus-APR and FTC debt guidance checked 2026-10-02. Fictional terms do not imply approval.