

RPC Quick Start

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1. Enter your creditor information.

Add each creditor to the Creditor List using the creditor name, current principal balance, annual interest rate, and current monthly payment from the statements, bills, or account records you have on hand. RPC is best suited for credit cards and many other non-mortgage debts where you can enter a current balance, interest rate, and monthly payment.

2. Choose your Plan Start Month.

This is usually the month after the statement balances you entered. The plan uses month-by-month estimates, not each creditor's exact statement cycle.

3. Choose an Automatic Sorting option.

Shortest Payoff is recommended because it can create earlier wins and build momentum. You can also compare Low/High Balance, High/Low Interest, or Disable Sorting.

4. Add a Monthly Booster if your budget allows.

A booster is extra money you can commit each month to speed up the payoff plan. Even a small booster can help.

5. Review the Calculator Plan Analysis.

Scroll down to compare Falling Payments, Fixed Payments, and the Rapid Payoff Plan.

6. Print or review the Payoff Schedule and Balance Report.

The Schedule shows the planned amounts to pay each month. The Balance Report shows estimated balances after each payment.

7. Follow the plan and avoid adding new debt whenever possible.

The calculator gives you the plan, but commitment, consistency, and discipline help you finish it.