

Rapid Payoff Schedule

This printable schedule shows the planned dollar amounts to pay each creditor each month to stay on track with the Rapid Payoff Plan.

Plan Start Month November 2026	Sort Order Shortest to Longest Payoff	Total Starting Balance \$26,172.00	Monthly Booster \$0.00
Total Monthly Payment \$640.00	Payoff Date Feb-2031	Months to Payoff 52	Years to Payoff 4.3

Important: Pay the planned amounts below instead of falling back to future statement minimum payments. Final payoff amounts are estimates; if an actual payoff amount is lower, pay that amount and apply the difference to the next debt.

Creditor Key

#	Creditor	Starting Balance	#	Creditor	Starting Balance	#	Creditor	Starting Balance
1	Optima	\$900.00	6	MBNA	\$16,750.00	11	-	-
2	Discover Card	\$1,350.00	7	-	-	12	-	-
3	First Bank	\$1,500.00	8	-	-	13	-	-
4	MasterCard	\$3,897.00	9	-	-	14	-	-
5	Visa	\$1,775.00	10	-	-	15	-	-

These are the planned amounts you need to pay each creditor each month — check with creditors for exact final payoff amounts:

#	Month	1	2	3	4	5	6	Total	Balance
1	Nov-2026	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$25,785
2	Dec-2026	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$25,394
3	Jan-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$24,999
4	Feb-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$24,599
5	Mar-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$24,195
6	Apr-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$23,787
7	May-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$23,375
8	Jun-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$22,958
9	Jul-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$22,536
10	Aug-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$22,110
11	Sep-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$21,680
12	Oct-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$21,244
13	Nov-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$20,805
14	Dec-2027	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$20,360
15	Jan-2028	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$19,910
16	Feb-2028	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$19,456
17	Mar-2028	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$18,997
18	Apr-2028	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$18,532
19	May-2028	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$18,063
20	Jun-2028	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$17,588
21	Jul-2028	\$50	\$65	\$60	\$115	\$50	\$300	\$640	\$17,109
22	Aug-2028	\$6.93	\$108.07	\$60	\$115	\$50	\$300	\$640	\$16,624
23	Sep-2028	-	\$115	\$60	\$115	\$50	\$300	\$640	\$16,133
24	Oct-2028	-	\$77.82	\$97.18	\$115	\$50	\$300	\$640	\$15,638
25	Nov-2028	-	-	\$175	\$115	\$50	\$300	\$640	\$15,137
26	Dec-2028	-	-	\$12.61	\$277.39	\$50	\$300	\$640	\$14,631
27	Jan-2029	-	-	-	\$290	\$50	\$300	\$640	\$14,120
28	Feb-2029	-	-	-	\$290	\$50	\$300	\$640	\$13,603
29	Mar-2029	-	-	-	\$290	\$50	\$300	\$640	\$13,080
30	Apr-2029	-	-	-	\$290	\$50	\$300	\$640	\$12,551
31	May-2029	-	-	-	\$290	\$50	\$300	\$640	\$12,016
32	Jun-2029	-	-	-	\$290	\$50	\$300	\$640	\$11,475
33	Jul-2029	-	-	-	\$226.52	\$113.48	\$300	\$640	\$10,928
34	Aug-2029	-	-	-	-	\$340	\$300	\$640	\$10,375
35	Sep-2029	-	-	-	-	\$340	\$300	\$640	\$9,815
36	Oct-2029	-	-	-	-	\$60.45	\$579.55	\$640	\$9,248
37	Nov-2029	-	-	-	-	-	\$640	\$640	\$8,677
38	Dec-2029	-	-	-	-	-	\$640	\$640	\$8,101
39	Jan-2030	-	-	-	-	-	\$640	\$640	\$7,521
40	Feb-2030	-	-	-	-	-	\$640	\$640	\$6,937
41	Mar-2030	-	-	-	-	-	\$640	\$640	\$6,348
42	Apr-2030	-	-	-	-	-	\$640	\$640	\$5,755

#	Month	1	2	3	4	5	6	Total	Balance
43	May-2030	-	-	-	-	-	\$640	\$640	\$5,158
44	Jun-2030	-	-	-	-	-	\$640	\$640	\$4,556
45	Jul-2030	-	-	-	-	-	\$640	\$640	\$3,950
46	Aug-2030	-	-	-	-	-	\$640	\$640	\$3,339
47	Sep-2030	-	-	-	-	-	\$640	\$640	\$2,724
48	Oct-2030	-	-	-	-	-	\$640	\$640	\$2,104
49	Nov-2030	-	-	-	-	-	\$640	\$640	\$1,480
50	Dec-2030	-	-	-	-	-	\$640	\$640	\$851
51	Jan-2031	-	-	-	-	-	\$640	\$640	\$217
52	Feb-2031	-	-	-	-	-	\$218.82	\$218.82	\$0