

# Plan to Payoff Debt Fast: Debt Reduction Calculator Avalanche Excel Spreadsheet Download

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Jason Wheeler - Bay Area Mortgage Lender



AMAZING VALUE WITH THIS [FREE](#) DEBT REDUCTION SNOWBALL or AVALANCHE CALCULATOR

I use this custom debt reduction calculator personally. It comes as an easy to use Excel spreadsheet, and you can download it for free by clicking the link below. I originally found this spreadsheet on the [everything Excel template site vertex42](#)

Since then I've made a few small modifications to the spreadsheet and I am now sharing it here for a free download to my clients and followers.

## Some of the things this calculator does are:

1. | *Create a plan for debt payoff*
2. | *Set up an easy to follow payment schedule*
3. | *Gives you different plan options given your financial situation*
4. | *Explains everything very clearly in easy steps*

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*APR of 20%, and \$5,000 with an APR of 15%, you'd pay off the credit card with an APR of 20% first, because that's the one that will cost you the most over the long run due to compound interest.*

*Once you eliminate the balance with the highest interest rate, you'd move on to the balance with the next highest interest rate (the \$5,000 balance with the 15% APR), until all your balances are paid off.*

Here is a good article to compare the two methods to see what is best for you... [The Avalanche Method or the Snowball Method](#).

Well I hope that this free download and debt reduction spreadsheet will help you reduce your debts faster and save you [money](#).

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- Jason Wheeler

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