One Snowball, All 36 Months

A real run worked out to the cent, so you can see what month fourteen is supposed to look like.

Four balances: $340.00, $1,120.00, $2,600.00, $6,450.00. Minimums $25.00, $25.00, $52.00, $129.00, plus $175.00 extra.
One rate on everything: 22.15% a year, charged monthly on what is left. $406.00 sent every month.
36 months. $14,424.07 paid in total, $3,914.07 of it interest. No new spending.

MO	SENT	INTEREST	LEFT	
1	$406.00	$194.00	$10,298.00	
2	**$406.00**	$190.08	**$10,082.08**	**paid off**
3	$406.00	$186.10	$9,862.18	
4	$406.00	$182.05	$9,638.23	
5	$406.00	$177.91	$9,410.14	
6	$406.00	$173.69	$9,177.83	
7	**$406.00**	$169.41	**$8,941.24**	**paid off**
8	$406.00	$165.04	$8,700.28	
9	$406.00	$160.59	$8,454.87	
10	$406.00	$156.07	$8,204.94	
11	$406.00	$151.45	$7,950.39	
12	$406.00	$146.75	$7,691.14	
13	$406.00	$141.97	$7,427.11	
14	$406.00	$137.09	$7,158.20	
15	$406.00	$132.12	$6,884.32	
16	$406.00	$127.08	$6,605.40	
17	$406.00	$121.93	$6,321.33	
18	**$406.00**	$116.68	**$6,032.01**	**paid off**

MO	SENT	INTEREST	LEFT	
19	$406.00	$111.34	$5,737.35	
20	$406.00	$105.90	$5,437.25	
21	$406.00	$100.36	$5,131.61	
22	$406.00	$94.72	$4,820.33	
23	$406.00	$88.98	$4,503.31	
24	$406.00	$83.12	$4,180.43	
25	$406.00	$77.16	$3,851.59	
26	$406.00	$71.09	$3,516.68	
27	$406.00	$64.91	$3,175.59	
28	$406.00	$58.62	$2,828.21	
29	$406.00	$52.20	$2,474.41	
30	$406.00	$45.67	$2,114.08	
31	$406.00	$39.02	$1,747.10	
32	$406.00	$32.25	$1,373.35	
33	$406.00	$25.35	$992.70	
34	$406.00	$18.32	$605.02	
35	$406.00	$11.17	$210.19	
36	**$214.07**	$3.88	**$0.00**	**paid off**

Paid off so far

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Started

Debt free

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