

5 Debt Payoff *Mistakes* Most People Make Before They Even Start.

Not strategy. Not discipline. Just five specific mistakes that quietly add years and thousands of dollars to your payoff.

Are you making #3?

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VOLUME I
INDEPENDENT · EDUCATIONAL

— WELCOME — READ THIS FIRST

Math doesn't care about your intentions.

It does, however, respond beautifully to the right inputs.

You're not here because you're undisciplined. You're here because the numbers in your head don't match the numbers on your statements — and nobody ever taught you the difference between **working hard at debt** and **working the math of debt**. This guide is the math. Five mistakes most people make before their first payoff payment hits — each costing years and real money. Each fixable in one decision.

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- MISTAKE 01

Guessing what you owe.

Most people have a vague number in their head — not the real balances, real APRs, and real minimums. You can't build a plan with incomplete data.

A REAL DEBT INVENTORY · ONE PAGE · WHAT TO COPY

LENDER	BALANCE	APR	MINIMUM
Chase Sapphire	\$4,820	23.99%	\$96
Discover It	\$2,140	21.49%	\$45
Capital One Quicksilver	\$1,580	26.99%	\$40
SoFi Personal Loan	\$5,200	11.50%	\$165
Total	\$13,740	—	\$346

THE FIX

List every debt on one page before you do anything else. The number you've been avoiding is almost always smaller — and more solvable — than the one in your head.

• MISTAKE 02

Treating a 24% card like a 7% loan.

Interest rate differences determine which debt costs you the most every single month. Ignoring them means you're probably targeting the wrong debt first.

MONTHLY INTEREST ON A \$5,000 BALANCE · BY APR

7% loan	\$29	\$29 / mo
12% card	\$50	\$50 / mo
18% card	\$75	\$75 / mo
24% card	\$100	\$100 / mo
28% card	\$117	\$117 / mo

THE FIX

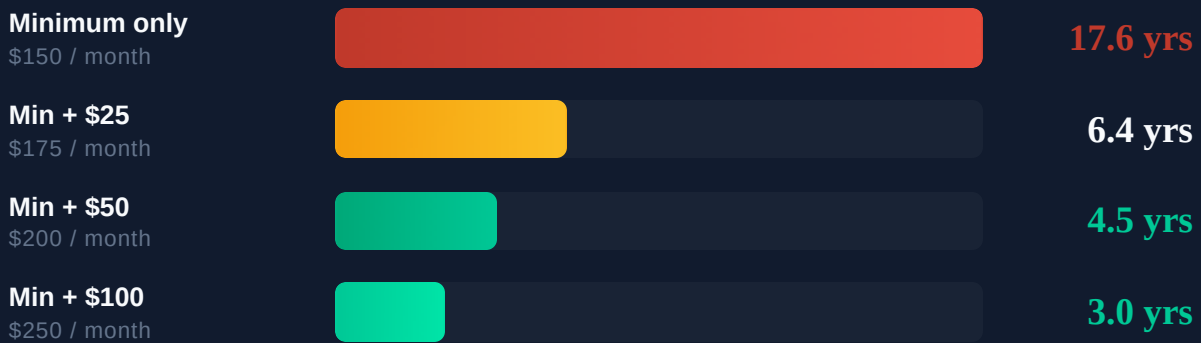
Sort by APR first. Your highest-rate balance is your most expensive debt — even if it's not your largest. [Run it through the Snowball vs Avalanche calculator](#) to see the difference.

• MISTAKE 03

Calling minimums a plan.

Minimum payments are designed by lenders to keep you paying as long as possible. They're not your strategy — they're the bank's strategy for you.

YEARS TO PAYOFF · \$5,000 AT 24% APR



THE FIX

Even +\$25/month moves your finish date by years. **Run your real numbers in the calculator** and see what +\$25 does for your specific balance.

- MISTAKE 04

Splitting extra money across every debt.

It feels productive. The math says it barely moves any of them. Stacking it on one debt creates real momentum — and finishes faster.

SAME \$100 / MONTH EXTRA · TWO STRATEGIES

- SPLIT

\$33 across all three.

Card A · \$1,200 +\$33

Card B · \$2,400 +\$33

Card C · \$3,600 +\$34

ALL THREE PAID OFF IN

5.1 years

- FOCUSED

All \$100 to smallest. Roll it.

Card A · \$1,200 +\$100

Card B · \$2,400 \$0 ext.

Card C · \$3,600 \$0 ext.

ALL THREE PAID OFF IN

3.9 years

THE FIX

One target at a time. Finish it. Roll that payment forward to the next debt. The math beats the feeling — every time.

• MISTAKE 05

Starting without a way to track progress.

Motivation fades — usually by month 2. Watching your finish date move is what keeps you going when motivation doesn't show up.

A REAL TRACKING HABIT · ONCE A MONTH · 60 SECONDS

MONTH	BALANCE	NEW FINISH DATE	Δ VS START
Month 1	\$13,740	March 2032	—
Month 4	\$12,820	December 2031	3 mo earlier
Month 7	\$11,640	October 2031	5 mo earlier
Month 10	\$10,200	August 2031	7 mo earlier

THE FIX

Re-run your calculator monthly. Watch the date move. **Bookmark the Reality Check** — 60 seconds a month is the cheapest motivation you'll ever buy.

— STOP READING. START DOING. —

Your **3-step** starting point.

10 minutes. No spreadsheets. No apps. Just the right inputs in the right order.

01

Run the free calculator.

Enter your balance, APR, and minimum payment. See your real payoff date — the one your statement won't show you. debtclaritytools.com/reality-check

02

List every debt on one page.

Lender, balance, APR, minimum. Match the format on page 3. The act of writing it down is the first place fear stops being useful.

03

Pick **ONE** strategy. Lock it for 90 days.

Avalanche (highest APR first) or Snowball (smallest balance first). Either works. Switching mid-stream is what doesn't. [Compare the two](#) →

— FREE TOOLS · ALWAYS

Calculators and resources.

All free. No login. Built by a PhD mathematician.

START HERE

The Debt Reality Check

Enter your balance, APR, and payment. See your real payoff date and total interest in 60 seconds. The fastest way to make this guide useful.

DEBTCLARITYTOOLS.COM/REALITY-CHECK →

FREE CALCULATOR

Snowball vs Avalanche

Compare the two methods on your actual debts. See which finishes faster and which saves more interest.

[OPEN CALCULATOR](#) →

FREE CALCULATOR

Credit Card Payoff

Single-card analysis. See exactly when one card hits zero and what extra payments do.

[OPEN CALCULATOR](#) →

FREE CALCULATOR

Loan Extra Payment

For installment loans (auto, personal, mortgage). See how extra principal payments shorten the term.

[OPEN CALCULATOR](#) →

FREE CALCULATOR

Debt Consolidation

Will a consolidation loan actually help? Run the math before signing anything.

[OPEN CALCULATOR](#) →

WHEN YOU'RE READY

The Debt Freedom Blueprint

The complete 32-page system. Worksheets, monthly tracker, and the 10 quietly costly mistakes that undo good intentions. [\\$27 once](#)

[GET THE BLUEPRINT](#) →