HT Calc sample - synthetic figures

Debt payoff comparison

Generated 2026-11-01 (UTC)
Core 1.0.0; formula debt-payoff-1.0.0
Report version 1.0.0

Results

Status: available
Monthly extra payment: $100.00

Starting account	Balance	Annual rate	Minimum / month
Debt 1	$100.00	0%	$100.00

Avalanche targets higher interest rates first. Snowball targets smaller balances first.

Strategy results	Avalanche	Snowball
Outcome	Paid off	Paid off
Modeled months	1	1
Remaining debt	$0.00	$0.00

Monthly total debt remaining

The table shows combined balances across all accounts. A dash marks months outside the returned schedule.

Month	Avalanche	Snowball
1	$0.00	$0.00

Assumptions

Canonical waterfall, rounded monthly interest; freed minimums roll into later months.
Two requested strategies cost two credits; internal minimum-only helpers are not additional public scenarios.
360-month cap; ordinal IDs; no dates or clock reads.

Warnings

None returned by the core.

Limitations

Estimate only. No offer, approval, guarantee or personal recommendation. Not financial advice.
Deterministic calculation from supplied assumptions; review the formula, units and warnings.
Built with AI-assisted development.

Font notices: appendix starts on page 2; DEJAVU-FONTS.txt attached.

Font license notices - appendix

Complete notices for the embedded report fonts.

Fonts are (c) Bitstream (see below). DejaVu changes are in public domain.
Glyphs imported from Arev fonts are (c) Tavmjong Bah (see below)

Bitstream Vera Fonts Copyright

Copyright (c) 2003 by Bitstream, Inc. All Rights Reserved. Bitstream Vera is a trademark of Bitstream, Inc.

Permission is hereby granted, free of charge, to any person obtaining a copy of the fonts accompanying this license ("Fonts") and associated documentation files (the "Font Software"), to reproduce and distribute the Font Software, including without limitation the rights to use, copy, merge, publish, distribute, and/or sell copies of the Font Software, and to permit persons to whom the Font Software is furnished to do so, subject to the following conditions:

The above copyright and trademark notices and this permission notice shall be included in all copies of one or more of the Font Software typefaces.

The Font Software may be modified, altered, or added to, and in particular the designs of glyphs or characters in the Fonts may be modified and additional glyphs or characters may be added to the Fonts, only if the fonts are renamed to names not containing either the words "Bitstream" or the word "Vera".

This License becomes null and void to the extent applicable to Fonts or Font Software that has been modified and is distributed under the "Bitstream Vera" names.

The Font Software may be sold as part of a larger software package but no copy of one or more of the Font Software typefaces may be sold by itself.

THE FONT SOFTWARE IS PROVIDED "AS IS", WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT OF COPYRIGHT, PATENT, TRADEMARK, OR OTHER RIGHT. IN NO EVENT SHALL BITSTREAM OR THE GNOME FOUNDATION BE LIABLE FOR ANY CLAIM, DAMAGES OR OTHER LIABILITY, INCLUDING ANY GENERAL, SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, WHETHER IN AN ACTION OF CONTRACT, TORT OR OTHERWISE, ARISING FROM, OUT OF THE USE OR INABILITY TO USE THE FONT SOFTWARE OR FROM OTHER DEALINGS IN THE

Font license notices - appendix

Complete notices for the embedded report fonts.

FONT SOFTWARE.

Except as contained in this notice, the names of Gnome, the Gnome Foundation, and Bitstream Inc., shall not be used in advertising or otherwise to promote the sale, use or other dealings in this Font Software without prior written authorization from the Gnome Foundation or Bitstream Inc., respectively. For further information, contact: fonts at gnome dot org.

Arev Fonts Copyright

Copyright (c) 2006 by Tavmjong Bah. All Rights Reserved.

Permission is hereby granted, free of charge, to any person obtaining a copy of the fonts accompanying this license ("Fonts") and associated documentation files (the "Font Software"), to reproduce and distribute the modifications to the Bitstream Vera Font Software, including without limitation the rights to use, copy, merge, publish, distribute, and/or sell copies of the Font Software, and to permit persons to whom the Font Software is furnished to do so, subject to the following conditions:

The above copyright and trademark notices and this permission notice shall be included in all copies of one or more of the Font Software typefaces.

The Font Software may be modified, altered, or added to, and in particular the designs of glyphs or characters in the Fonts may be modified and additional glyphs or characters may be added to the Fonts, only if the fonts are renamed to names not containing either the words "Tavmjong Bah" or the word "Arev".

This License becomes null and void to the extent applicable to Fonts or Font Software that has been modified and is distributed under the "Tavmjong Bah Arev" names.

The Font Software may be sold as part of a larger software package but no copy of one or more of the Font Software typefaces may be sold by itself.

THE FONT SOFTWARE IS PROVIDED "AS IS", WITHOUT WARRANTY OF ANY KIND,

Font license notices - appendix

Complete notices for the embedded report fonts.

EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF
MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT
OF COPYRIGHT, PATENT, TRADEMARK, OR OTHER RIGHT. IN NO EVENT SHALL
TAVMJONG BAH BE LIABLE FOR ANY CLAIM, DAMAGES OR OTHER LIABILITY,
INCLUDING ANY GENERAL, SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL
DAMAGES, WHETHER IN AN ACTION OF CONTRACT, TORT OR OTHERWISE, ARISING
FROM, OUT OF THE USE OR INABILITY TO USE THE FONT SOFTWARE OR FROM
OTHER DEALINGS IN THE FONT SOFTWARE.

Except as contained in this notice, the name of Tavmjong Bah shall not
be used in advertising or otherwise to promote the sale, use or other
dealings in this Font Software without prior written authorization
from Tavmjong Bah. For further information, contact: tavmjong @ free
. fr.

TeX Gyre DJV Math

Fonts are (c) Bitstream (see below). DejaVu changes are in public domain.

Math extensions done by B. Jackowski, P. Strzelczyk and P. Pianowski
(on behalf of TeX users groups) are in public domain.

Letters imported from Euler Fraktur from AMSfonts are (c) American
Mathematical Society (see below).
Bitstream Vera Fonts Copyright
Copyright (c) 2003 by Bitstream, Inc. All Rights Reserved. Bitstream Vera
is a trademark of Bitstream, Inc.

Permission is hereby granted, free of charge, to any person obtaining a copy
of the fonts accompanying this license (“Fonts”) and associated
documentation
files (the “Font Software”), to reproduce and distribute the Font Software,
including without limitation the rights to use, copy, merge, publish,
distribute,
and/or sell copies of the Font Software, and to permit persons to whom
the Font Software is furnished to do so, subject to the following
conditions:

The above copyright and trademark notices and this permission notice
shall be
included in all copies of one or more of the Font Software typefaces.

Font license notices - appendix

Complete notices for the embedded report fonts.

The Font Software may be modified, altered, or added to, and in particular the designs of glyphs or characters in the Fonts may be modified and additional
glyphs or characters may be added to the Fonts, only if the fonts are renamed
to names not containing either the words “Bitstream” or the word “Vera”.

This License becomes null and void to the extent applicable to Fonts or Font Software
that has been modified and is distributed under the “Bitstream Vera” names.

The Font Software may be sold as part of a larger software package but no copy
of one or more of the Font Software typefaces may be sold by itself.

THE FONT SOFTWARE IS PROVIDED “AS IS”, WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT OF COPYRIGHT, PATENT, TRADEMARK, OR OTHER RIGHT. IN NO EVENT SHALL BITSTREAM OR THE GNOME FOUNDATION
BE LIABLE FOR ANY CLAIM, DAMAGES OR OTHER LIABILITY, INCLUDING ANY GENERAL, SPECIAL, INDIRECT, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, WHETHER IN AN ACTION
OF CONTRACT, TORT OR OTHERWISE, ARISING FROM, OUT OF THE USE OR INABILITY TO USE
THE FONT SOFTWARE OR FROM OTHER DEALINGS IN THE FONT SOFTWARE.
Except as contained in this notice, the names of GNOME, the GNOME Foundation,
and Bitstream Inc., shall not be used in advertising or otherwise to promote the sale, use or other dealings in this Font Software without prior written authorization from the GNOME Foundation or Bitstream Inc., respectively.
For further information, contact: fonts at gnome dot org.

AMSFonts (v. 2.2) copyright

The PostScript Type 1 implementation of the AMSFonts produced by and previously distributed by Blue Sky Research and Y&Y, Inc. are now freely available for general use. This has been accomplished through the cooperation
of a consortium of scientific publishers with Blue Sky Research and Y&Y.
Members of this consortium include:

Font license notices - appendix

Complete notices for the embedded report fonts.

Elsevier Science IBM Corporation Society for Industrial and Applied Mathematics (SIAM) Springer-Verlag American Mathematical Society (AMS)

In order to assure the authenticity of these fonts, copyright will be held by
the American Mathematical Society. This is not meant to restrict in any way the legitimate use of the fonts, such as (but not limited to) electronic distribution of documents containing these fonts, inclusion of these fonts into other public domain or commercial font collections or computer applications, use of the outline data to create derivative fonts and/or faces, etc. However, the AMS does require that the AMS copyright notice be removed from any derivative versions of the fonts which have been altered in any way. In addition, to ensure the fidelity of TeX documents using Computer Modern fonts, Professor Donald Knuth, creator of the Computer Modern faces, has requested that any alterations which yield different font metrics be given a different name.

Id