

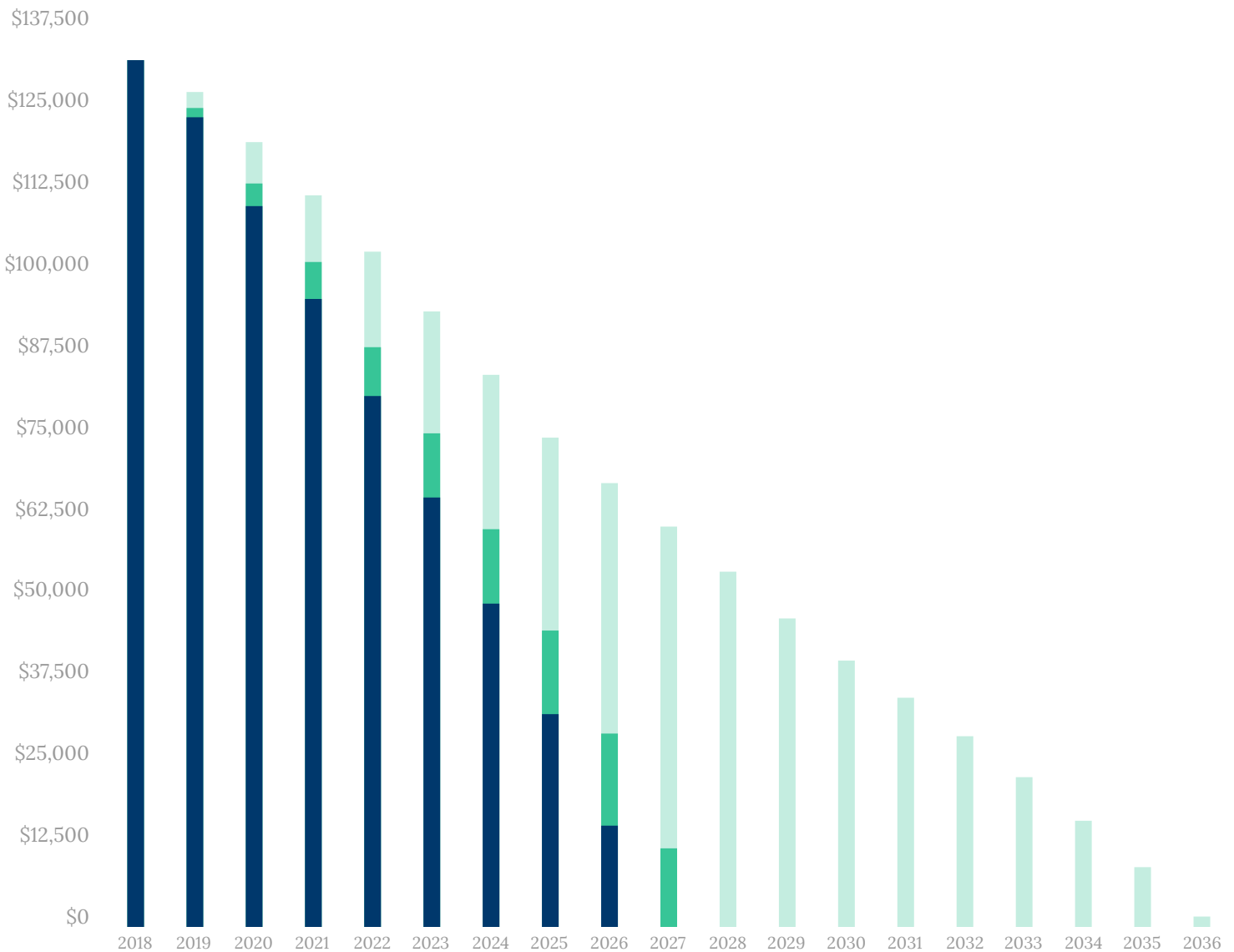
Amanda's Student Loans

You have **\$132,638.79** in student loans. This will take **17 years, 11 months** to pay off and cost you a total of **\$202,387.56** in the process. 🙄

The Accelerated Plan

Using **your unique payoff strategy**, it will take **9 years, 5 months** to pay off and cost you a total of **\$173,818.06**. You'll be debt-free **8 years, 6 months** faster!

Balance Over Time



Current Schedule

With Prepayment

Prepayment & Refinancing

Debt Free: **April, 2036**

Debt Free: **October, 2027**

Debt Free: **December, 2026**

Interest Savings: \$0

Interest Savings: \$28,569.50

Interest Savings: \$45,196.40

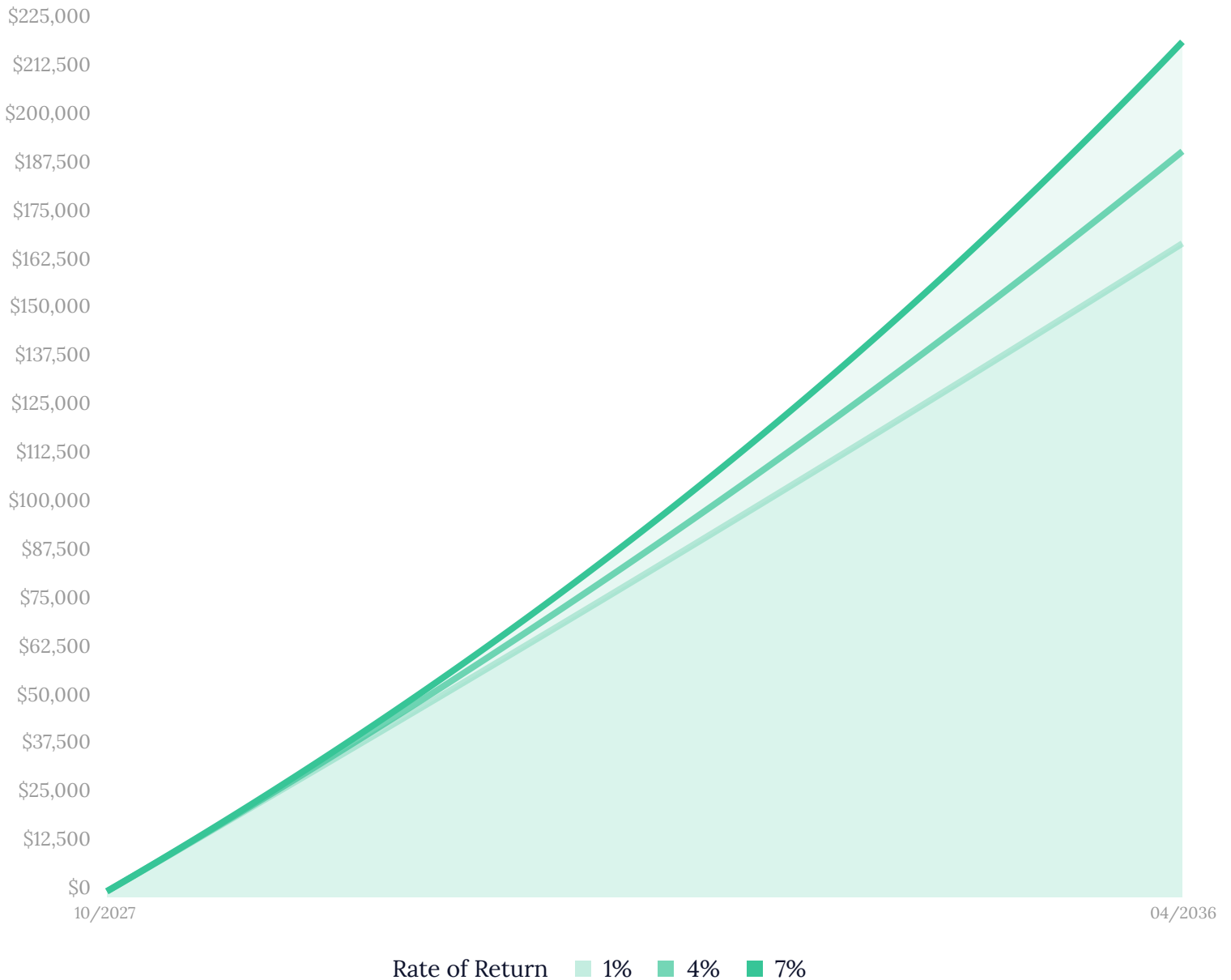
Refinancing Impact

By [refinancing and prepaying](#), your monthly payment will change to [\\$1,545.99](#). This is lower than your previous monthly payment, which could have an effect when stacking your debt down the line. It will take [8 years, 7 months](#) to pay off and cost you a total of [\\$157,191.15](#).

Potential Earnings

After you pay off your student loans, you can save your monthly payment of [\\$1,570.49](#) towards an investment account to earn you interest.

Potential Earnings from October, 2027 to April, 2036



Total Gains

You're going to make gains in two ways: by avoiding future interest charges and by keeping those future monthly payments for yourself.

Interest Savings

\$ 28,569.50

Potential Earnings (7% return)

+ \$ 220,889.12

Total Gains

\$ 249,458.62

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