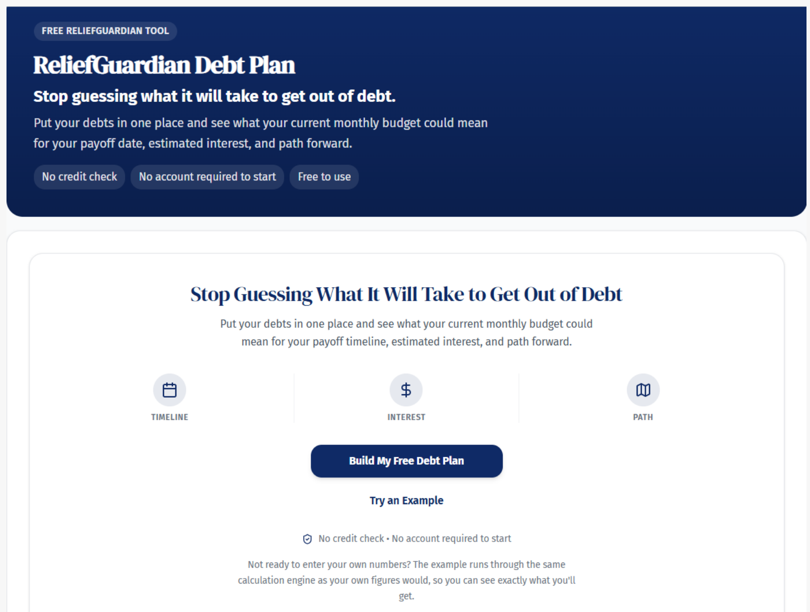
ReliefGuardian Launches Free Debt Plan to Help Consumers Build and Track a Personalized Debt Payoff Strategy

New interactive tool helps consumers visualize their debt payoff timeline, compare strategies, and update their plan as things change.



ReliefGuardian Debt Plan

TX, UNITED STATES, September 2, 2026 /EINPresswire.com/ -- ReliefGuardian, a consumer debt education and comparison resource, has launched Debt Plan, a free tool that helps people build a personalized payoff plan for their unsecured debt and see how that plan shifts as life changes.

Debt doesn't always come from one bad decision. Medical bills, a layoff, a divorce, or simply life happening can all change someone's financial situation. Getting out isn't about a single quick fix, either. It's about knowing where you actually stand and what you can control, then making decisions from there. That's the gap Debt Plan is built to fill. Users enter their balances, interest rates, and minimum payments, plus what they can realistically put toward debt each month, and Debt Plan turns that into an estimated payoff date, a projected total interest cost, and a comparison of their current payment path with two common payoff strategies: avalanche and snowball.

> People often know what they owe and what their minimum payments are, but they don't know where those payments are actually taking them"
>
> *Susan Russell, Managing Editor at ReliefGuardian*

The tool doesn't stop at that first projection. If someone saves their plan, they can come back later and update their balances or financial situation. Debt Plan shows what changed and recalculates their path from there. It's built to keep up with a person's real life, not just give them a one-time number.

“People often know what they owe and what their minimum payments are, but they don’t know where those payments are actually taking them,” said Susan Russell, Managing Editor of ReliefGuardian. “Debt Plan gives them a place to start, see their situation in numbers, and understand what they can change from there.”

Debt Plan is a planning tool, not a loan or debt-relief application. There’s no credit check, no Social Security number, and no phone number required to build a plan. Someone only needs to create an account if they want to save their progress and come back to it later.

Debt Plan works with unsecured debt: credit cards, personal loans, medical bills, and collection accounts. Mortgages and auto loans aren’t included, since those are secured by property and come with a different set of rules and risks. Results are estimates based on the information users enter and are intended for educational and planning purposes.

Debt Plan joins ReliefGuardian’s existing library of free calculators and guides covering debt consolidation, credit counseling, debt settlement, and bankruptcy, all meant to help people understand their options before they choose a path forward.

Anyone can build a free Debt Plan at https://www.reliefguardian.com/debt-plan.

About ReliefGuardian

ReliefGuardian helps consumers understand their options for managing unsecured debt, including debt consolidation, credit counseling, debt settlement, and bankruptcy. ReliefGuardian provides tools, comparisons, and educational information to help people evaluate their debt-management options based on their own circumstances. Learn more at https://www.reliefguardian.com.

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