# PVS Financial Coaching & Services

15-3 Method Calculation Spreadsheet

**Instructions:** The 15-3 Method is when you split your monthly payment in half. You pay the first half 15 days before the due date, then Pay the 2nd half 3 days before the due date. Save a reminder in your cell phone so you don't forget to make each payment. This method will not only increase your credit score but show an exceptional payment history on your credit report. See example below.

| Lender | Due Date | Monthly Amount | 1st Payment Date - 15 days | 1st Payment Amount | 2nd Payment Date - 3 days | 2nd Payment Amount |
|---|---|---|---|---|---|---|
| Discover | 8/14/2021 | $268.00 | 7/30/2021 | $134.00 | 8/11/2021 | $134.00 |
| Capital One | 8/17/2021 | $200.00 | 8/2/2021 | $100.00 | 8/14/2021 | $100.00 |
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