

Michael J. "Gunny" Riley

Founder, ZilchWorks

Creator of Zilch (1991) and Debt Blaster (2026)



*"I've walked this road.
I know the struggle."*

- Michael J. "Gunny" Riley

Quick facts

FOUNDED

ZilchWorks, 1991

MILITARY

Retired U.S. Marine Corps
Gunnery Sergeant

EXPERIENCE

35+ years developing debt
payoff software

REACH

16,000+ users

IMPACT

\$114 million+ in debt
eliminated

BASED

Cape Cod, Massachusetts

The story

For more than three decades, Michael J. "Gunny" Riley has quietly helped thousands of people turn overwhelming debt into a clear payoff plan.

The journey began in 1986 when Riley helped a friend organize debt into a structured repayment plan. The idea remained on the shelf for four years before he launched Zilch in 1991 while still serving in the United States Marine Corps.

Rather than moving on to another project, Riley kept refining the software as technology evolved from DOS to Windows and today's Delphi FMX generation. Throughout the product's entire history, he has used Borland and later Embarcadero development tools while keeping one purpose constant: helping ordinary people understand exactly how to become debt-free.

In 2026, Zilch was reintroduced as Debt Blaster. Its signature Dial-A-Date feature lets users choose a target debt-free date and see the monthly pledge required to reach it. More than 16,000 users have used Riley's software to eliminate over \$114 million in debt.

Riley lives on Cape Cod, Massachusetts, where he continues to operate ZilchWorks as a veteran-owned software business. His work has been featured in Military Lifestyle magazine and on Good Morning America.

Timeline

