

Debt payoff planner

See every debt, choose an order and follow it to zero.

Name _____ **Debt-free date** _____

My debt list

Every debt in one place. Smallest balance first for the snowball, highest rate first for the avalanche.



Date _____ Total owed $ _____ Extra each month $ _____

Order	Who I owe	Balance	Rate %	Minimum	Due day	Paid off
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
		$		$		
	Total	$		$		

Choose an order

List your debts both ways and circle the plan you will stick with.

Snowball: smallest balance first

No.	Debt	Balance
1		$
2		$
3		$
4		$
5		$
6		$
7		$
8		$
9		$
10		$
11		$
12		$

Avalanche: highest rate first

No.	Debt	Rate %
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		

My choice and why

Rules while I pay it off

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Find the extra

Every amount here goes to debt number one.



Cut

What	Per month
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
Total	$

Earn or sell

What	Amount
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
	$
Total	$

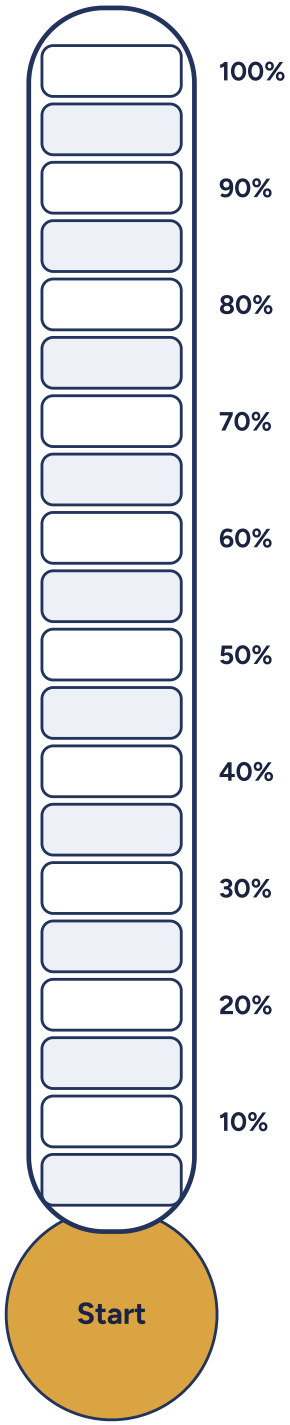
This week

- [ ] Call each card and ask for a lower rate
- [ ] Ask about hardship programs
- [ ] Stop new charges
- [ ] Set every minimum to autopay
- [ ] Put tax refunds toward debt
- [ ] Compare a balance transfer, including the fee

Debt payoff tracker

One page per debt. Color a block for every 5% you pay off.

Debt _____ Start balance $ _____ Rate % _____



Minimum payment	_____
Extra I can add	_____
Each 5% block =	_____
Target payoff date	_____

Date	Paid	Interest	Balance
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$

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All my debts

One line per debt, one column per month. Write the balance after each payment.



Year _____ Total at the start $ _____ Total at the end $ _____

Debt	Start	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
	$												
	$												
	$												
	$												
	$												
	$												
	$												
	$												
	$												
	$												
	$												
	$												
	$												
	$												
	$												
Total	$												

Debts I closed

_____

_____

_____

_____

What I used to make extra payments

_____

_____

_____

_____

Payoff milestones

Small rewards that do not cost much keep you going.



First payment

Date _____

Balance $ _____

How I celebrated _____

First debt gone

Date _____

Balance $ _____

How I celebrated _____

10% paid

Date _____

Balance $ _____

How I celebrated _____

25% paid

Date _____

Balance $ _____

How I celebrated _____

Halfway

Date _____

Balance $ _____

How I celebrated _____

75% paid

Date _____

Balance $ _____

How I celebrated _____

Last debt left

Date _____

Balance $ _____

How I celebrated _____

Debt free

Date _____

Balance $ _____

How I celebrated _____

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