Debt Payoff Tracker

List every debt, choose your order, and cross each one off.

Start date _____ Debt-free goal date _____

Order	Creditor / debt	Balance	Interest %	Min. payment	Due day	Paid off
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐

Total debt: _____ **Total min. payments:** _____

Which order? Pick one method

- ☐ Debt snowball: smallest balance first. Quick wins keep you motivated.
- ☐ Debt avalanche: highest interest rate first. Saves the most money overall.

Extra money I can add each month on top of the minimum payments:

_____

Why I want to be debt-free

My reward when a debt is gone

Pay the minimum on every debt. Put every extra dollar on debt #1. When it is gone, roll its payment into debt #2.

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Payoff Progress

Colour one box for every 5% you pay off.

Debt #1: _____

Starting balance _____

5	10	15	20	25	30	35	40	45	50
55	60	65	70	75	80	85	90	95	100

Paid off on _____

Debt #2: _____

Starting balance _____

5	10	15	20	25	30	35	40	45	50
55	60	65	70	75	80	85	90	95	100

Paid off on _____

Debt #3: _____

Starting balance _____

5	10	15	20	25	30	35	40	45	50
55	60	65	70	75	80	85	90	95	100

Paid off on _____

Debt #4: _____

Starting balance _____

5	10	15	20	25	30	35	40	45	50
55	60	65	70	75	80	85	90	95	100

Paid off on _____

Payment log

Date	Debt	Amount paid	New balance	Note

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