

Debt Payoff Tracker

List every balance, rate and minimum payment, choose snowball or avalanche order, and check off each debt as you clear it.

Write every debt down — nothing left off. Snowball orders smallest balance first for momentum; avalanche orders highest interest rate first to pay the least interest.

Debt inventory

CREDITOR	BALANCE	APR	MINIMUM	PAYOFF ORDER
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

Payoff progress

MONTH	EXTRA PAYMENT	TOTAL BALANCE LEFT
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		

Keep paying every minimum on time. Send the extra payment to one target debt at a time, then roll that freed-up amount into the next debt.