

Debt Payoff Planner

List every balance in one place, choose an order to pay them off, and watch the total come down month by month.

Everything you owe

Debt (card, car, student, personal)	Balance	Interest rate	Minimum payment	Due date	Payoff order

Two ways to choose the order. The **avalanche** method pays the highest interest rate first and saves the most money. The **snowball** method pays the smallest balance first, for quick wins that keep you going. Either works if you stick with it.

Your plan

Total minimum payments each month: \$ _____

Extra amount I can add each month: \$ _____

Debt I will pay off first: _____

Target date to be debt-free: _____

Progress tracker

Month	Total paid	Total balance left	Debts paid off

Good habits

- ☐ Pay at least the minimum on every debt, on time, every month.
- ☐ When a debt is paid off, add its payment to the next one on the list.
- ☐ Keep a small emergency fund so surprises do not go on a credit card.
- ☐ Check your credit reports for free at AnnualCreditReport.com once a year.