# My Debt Payoff Plan

Everything I owe, the order I will pay it, and my extra payment

## MY WHY

## MY DEBTS

| Debt | Balance | Rate | Minimum | Due | Order |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

**Totals**

## MY METHOD

- [ ] Snowball (smallest balance first)
- [ ] Avalanche (highest rate first)

## MY MONTHLY NUMBER

All minimums: $ _____

Extra I can add: $ _____

Total each month: $ _____

**My debt-free goal date:** _____

Pay every minimum. Extra goes to #1. When #1 is gone, roll its payment into #2.

# Debt Payoff Charts

Color one box for every 5% paid off. Watch each debt disappear.

**Debt:** _____

**Start 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:** _____

**Start 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:** _____

**Start 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:** _____

**Start 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:** _____

**Start 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:** _____

**Start 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-FREE THERMOMETER: TOTAL OWED

Total at the start: $ _____



0% 25% 50% 75% 100%

# Monthly Payment Log

Twelve months of progress, one check-in at a time

| Month | I owed at the start | I paid | Extra paid | Left to go |
|---|---|---|---|---|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

**DEBTS PAID OFF**

- [ ] _____
- [ ] _____
- [ ] _____
- [ ] _____

**WINS I AM PROUD OF**

_____

_____

_____

_____