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

_____

_____

_____

_____