Debt Payoff Tracker

List your debts, pick snowball or avalanche, and roll every freed-up payment into the next one.

Method (circle): Snowball / Avalanche **Total I'll pay every month: $** _____

MY DEBTS

Order	Debt	Balance	Rate (APR)	Minimum	Paid off (date)

MONTHLY LOG: WRITE EACH DEBT'S BALANCE AFTER THE PAYMENT

Month	Paid this month	Debt 1	Debt 2	Debt 3	Debt 4	Debt 5	Debt 6

When a debt hits zero: add its whole payment to the next one. Don't let it drift back into spending.

Snowball = smallest balance first. Avalanche = highest rate first. Same total payment either way.

Free for personal use. A planning page for your own numbers, not financial advice. How-to guide: shai-mate.github.io/debt-snowball-vs-avalanche/

Debt payoff, bills, sinking funds and 12 dated budgets: 2027 Budget Planner by Ledger & Leaf Printables on Etsy