

Debt Payoff Planner

Track · Strategize · Celebrate Every Win

◆ MY INFORMATION

Name: _____ Start Date: _____ Goal Date: _____

My Payoff Goal: _____ Motivation: _____

■ DEBT INVENTORY

List every debt you owe

Debt Name / Creditor	Type	Total Balance (\$)	Min. Payment (\$)	Interest Rate (%)	Due Date	Priority
01 _____	_____	_____	_____	_____	_____	_____
02 _____	_____	_____	_____	_____	_____	_____
03 _____	_____	_____	_____	_____	_____	_____
04 _____	_____	_____	_____	_____	_____	_____
05 _____	_____	_____	_____	_____	_____	_____
06 _____	_____	_____	_____	_____	_____	_____
07 _____	_____	_____	_____	_____	_____	_____
08 _____	_____	_____	_____	_____	_____	_____
09 _____	_____	_____	_____	_____	_____	_____
10 _____	_____	_____	_____	_____	_____	_____

TOTALS

Total Owed: _____ Total Min. Pmt: _____ Avg. Rate: _____

TOTAL DEBT

\$ _____

MONTHLY BUDGET FOR DEBT

\$ _____

EXTRA EACH MONTH

\$ _____

DEBT-FREE DATE (EST.)

__ / __ / __

Payoff Strategy & Monthly Tracker

Choose your method · Plan extra payments · Track progress monthly

★ MY PAYOFF STRATEGY

DEBT AVALANCHE

Pay minimums on all debts, then throw extra cash at the highest interest rate debt first. Mathematically optimal — saves the most money in interest overall.

Best if: you want to save maximum interest

DEBT SNOWBALL

Pay minimums on all debts, then attack the smallest balance first. Build momentum with quick wins and stay motivated throughout your journey.

Best if: you need motivation & quick wins

MY PAYOFF ORDER: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

MONTHLY PAYMENT TRACKER

Check off each payment as you make it

Jan	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done	Jul	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done
Feb	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done	Aug	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done
Mar	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done	Sep	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done
Apr	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done	Oct	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done
May	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done	Nov	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done
Jun	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done	Dec	Paid \$ _____	Bal \$ _____	<input type="checkbox"/> Done

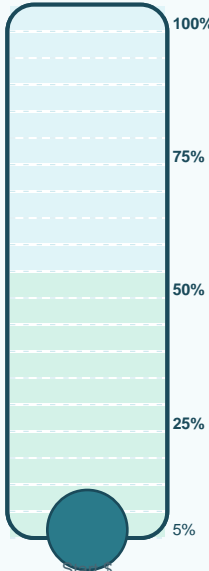
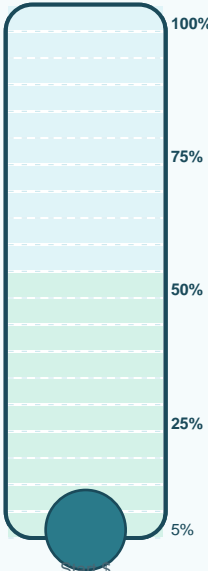
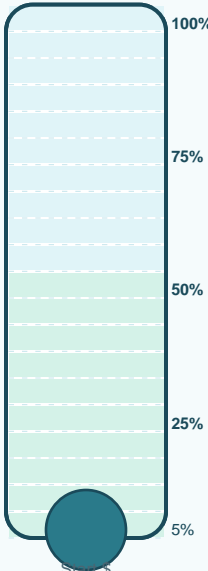
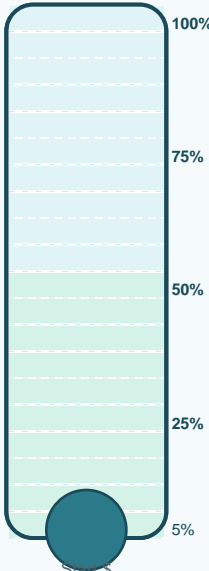
↑ EXTRA / SNOWBALL PAYMENTS LOG

Date	Debt Paid Toward	Extra Amount (\$)	New Balance (\$)	Notes
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Debt Progress Trackers

Color in your progress · Celebrate milestones · Visualize freedom

◆ COLOR IN YOUR PROGRESS — 1 SEGMENT = 5% OF DEBT PAID OFF

DEBT #1 NAME:	DEBT #2 NAME:	DEBT #3 NAME:	DEBT #4 NAME:	DEBT #5 NAME:
				
Start \$ _____	Start \$ _____	Start \$ _____	Start \$ _____	Start \$ _____
Current \$ _____	Current \$ _____	Current \$ _____	Current \$ _____	Current \$ _____
Paid off \$ _____	Paid off \$ _____	Paid off \$ _____	Paid off \$ _____	Paid off \$ _____

◆ MILESTONE CELEBRATIONS

Mark each achievement as you reach it!

<input type="checkbox"/> Made a plan! <i>Day 1</i> Date: _____	<input type="checkbox"/> First extra payment <i>Week 1</i> Date: _____	<input type="checkbox"/> Paid off Debt #1 <i>Milestone!</i> Date: _____
<input type="checkbox"/> 25% total paid off <i>1/4 done!</i> Date: _____	<input type="checkbox"/> 50% total paid off <i>Halfway!</i> Date: _____	<input type="checkbox"/> 75% total paid off <i>So close!</i> Date: _____
<input type="checkbox"/> Paid off Debt #2 <i>Win!</i> Date: _____	<input type="checkbox"/> Paid off Debt #3 <i>Win!</i> Date: _____	<input type="checkbox"/> Debt Free! <i>FREEDOM! ■</i> Date: _____

Every payment is a step toward financial freedom. You've got this! ◆

Print · Track · Repeat · Celebrate