My Debt List

TheBudgetHQ

Step 1: list every debt. Step 2: number them in payoff order: highest APR first (avalanche) or smallest balance first (snowball).

Order	Debt	Balance	APR %	Minimum	Due date	Target payoff date

Total debt:

Total minimums per month:

Extra I can pay every month:

My monthly payoff number (minimums + extra):

My method

- [ ] Avalanche: highest APR first (least interest)
- [ ] Snowball: smallest balance first (quick wins)

My debt-free date:

Why I am doing this:

Monthly Payoff Tracker

TheBudgetHQ

Update once a month. Write each balance, check off the extra payment, and roll every paid-off payment into the next debt.

Month	Debt 1	Debt 2	Debt 3	Debt 4	Debt 5	Total balance	Extra paid?

Debt-Free Countdown

TheBudgetHQ

Color in one box each time you pay off 5% of your starting total. Write the dollar amount for each 5% under the first row.

Starting total: $ _____ Each box (5%) = $ _____

5%	10%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	95%	100%

Milestones

Milestone	Date reached	How I celebrated (free or cheap!)
First debt paid off		
25% of total paid		
Halfway: 50% paid		
75% paid		
Last debt paid off: DEBT-FREE!		

Monthly check-in (15 minutes)

- ☐ Updated every balance on the tracker
- ☐ Extra payment went to my target debt
- ☐ Rolled any paid-off payment forward
- ☐ No new charges on the cards I am paying off
- ☐ Emergency cushion still in place