



Debt Avalanche Worksheet

Order your debts by interest rate, highest first, and pay the least interest possible.

1. LIST YOUR DEBTS, HIGHEST INTEREST RATE FIRST

#	DEBT	APR	BALANCE	MIN. PAYMENT
1				
2				
3				
4				
5				
6				
7				
	Total minimum payments			

Balance does not matter for the order. The highest rate costs you the most every month, so it goes first.

2. FIND YOUR MONTHLY PAYMENT

TOTAL MINIMUM PAYMENTS	+	EXTRA YOU CAN ADD EACH MONTH	=	YOUR MONTHLY DEBT PAYMENT
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3. ATTACK THE TOP RATE, THEN MOVE DOWN

#	DEBT	FOCUS PAYMENT	PAID OFF	THEN ROLL INTO
1				
2				
3				
4				
5				
6				
7				

4. MY DEBT-FREE DATE	TOTAL INTEREST ON THIS PLAN
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Not sure whether the avalanche or the snowball wins for you? The free calculator at undebt.it compares both with your own numbers and prints this sheet filled in.