Debt Payoff Ladder

Debts down the side, months across the top, a payment in every cell. Cross them off and climb.

DEBT	TOTAL	OCT 2026	NOV 2026	DEC 2026	JAN 2027	FEB 2027	MAR 2027	APR 2027	MAY 2027	JUN 2027	JUL 2027	AUG 2027	SEP 2027
Student loan 5.5% APR	**$1,320**	~~$110~~	~~$110~~	~~$110~~	$110	$110	$110	$110	$110	$110	$110	$110	$110
Car loan 6.9% APR	**$2,580**	~~$215~~	~~$215~~	~~$215~~	$215	$215	$215	$215	$215	$215	$215	$215	$215
Personal loan 11.9% APR	**$1,180**	~~$95~~	~~$95~~	~~$95~~	$95	$95	$95	$95	$95	$95	$95	$95	$135
Visa 22.49% APR	**$1,850**	~~$55~~	~~$55~~	~~$55~~	$55	$55	$55	$55	$55	$160	$430	$430	$390
Medical bill 0% APR	**$1,200**	~~$50~~	~~$50~~	~~$50~~	$50	$50	$50	$255	$375	$270	**Done**	**Done**	**Done**
Furniture financing 19.99% APR	**$950**	~~$45~~	~~$45~~	~~$45~~	$45	$325	$325	$120	**Done**	**Done**	**Done**	**Done**	**Done**
Store card 26.99% APR	**$640**	~~$25~~	~~$55~~	~~$280~~	$280	**Done**	**Done**	**Done**	**Done**	**Done**	**Done**	**Done**	**Done**
Dental bill 0% APR	**$480**	~~$255~~	~~$225~~	**Done**	**Done**	**Done**	**Done**	**Done**	**Done**	**Done**	**Done**	**Done**	**Done**
Monthly total		**$850**	**$850**	**$850**	**$850**	**$850**	**$850**	**$850**	**$850**	**$850**	**$850**	**$850**	**$850**
Total left	**$24,520**	**$23,670**	**$22,820**	**$21,970**	**$21,120**	**$20,270**	**$19,420**	**$18,570**	**$17,720**	**$16,870**	**$16,020**	**$15,170**	**$14,320**

How to use it: the top row is the debt you will pay off LAST and the bottom row the one you attack FIRST, so the Done cells climb up the page as the months pass. Cross out each payment as you make it. Nothing is erased: by the end of the year this page is the receipt for everything you did.

KEY (EXAMPLE AMOUNT)

100	payment planned	~~100~~	payment made
Done	debt cleared	-	nothing due

Sample amounts exclude interest; your plan from undebt.it includes it.