



Debt Payoff Ladder

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

DEBT	TOTAL	MO 1	MO 2	MO 3	MO 4	MO 5	MO 6	MO 7	MO 8	MO 9	MO 10	MO 11	MO 12
Monthly total													
Total left													

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. Write each month's planned payment in its cell, cross it out when it is paid, and write Done in every cell after a debt is cleared.

KEY (EXAMPLE AMOUNT)

100 payment planned
Done debt cleared

100 payment made
- nothing due