

1. WHAT I OWE

#	DEBT	BALANCE	APR	MIN. PAYMENT	DUE DAY
1					
2					
3					
4					
5					
6					
7					
	Total				

2. WHAT I CAN PAY EACH MONTH

TOTAL MINIMUM PAYMENTS	+	EXTRA I CAN FIND	=	MY MONTHLY DEBT PAYMENT
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3. HOW I WILL PAY IT OFF

☐ Snowball Smallest balance first. Quick wins keep you going.	☐ Avalanche Highest interest rate first. Pays the least interest.	☐ My own order Because a debt is personal, not just a number.
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Whichever you pick: minimum payments on everything, and the whole of the extra on the one debt at the top of the order.

4. MY PLAN

TARGET	DEBT	BALANCE	PAID OFF BY
First			
Second			
Third			

DEBT-FREE DATE	WHY I AM DOING THIS
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