



Debt Payoff Worksheet

Everything you owe, what you can pay, and the order you will pay it in, on one page.

1. WHAT I OWE

#	DEBT	BALANCE	APR	MIN. PAYMENT	DUE DAY
1	Dental bill	\$480.00	0%	\$40.00	10
2	Store card	\$640.00	26.99%	\$25.00	5
3	Furniture financing	\$950.00	19.99%	\$45.00	22
4	Medical bill	\$1,200.00	0%	\$50.00	20
5	Visa	\$1,850.00	22.49%	\$55.00	15
6	Personal loan	\$3,400.00	11.9%	\$95.00	3
7	Car loan	\$6,200.00	6.9%	\$215.00	1
8	Student loan	\$9,800.00	5.5%	\$110.00	28
	Total	\$24,520.00		\$635.00	

2. WHAT I CAN PAY EACH MONTH

TOTAL MINIMUM PAYMENTS		EXTRA I CAN FIND		MY MONTHLY DEBT PAYMENT
\$635.00	+	\$215.00	=	\$850.00

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.
---	--	--

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	Dental bill	\$480.00	Nov 2026
Second	Store card	\$640.00	Jan 2027
Third	Furniture financing	\$950.00	Apr 2027

DEBT-FREE DATE Feb 2029	WHY I AM DOING THIS
-----------------------------------	---------------------