



Debt Tracker

List every debt on one page, then log each balance month by month.

1. MY DEBTS

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

Payoff order follows your snowball plan; on this plan the last debt clears in **Feb 2029**.

2. MONTHLY BALANCE LOG

DEBT	OCT 2026	NOV 2026	DEC 2026	JAN 2027	FEB 2027	MAR 2027	APR 2027	MAY 2027	JUN 2027	JUL 2027	AUG 2027	SEP 2027
Dental bill												
Store card												
Furniture financing												
Medical bill												
Visa												
Personal loan												
Car loan												
Student loan												
Total owed												

Write each balance in on the same day every month, after the payment posts, and watch the Total owed row shrink.

STARTING TOTAL \$24,520.00	MONTHLY AMOUNT FOR DEBT \$850.00	DEBT-FREE GOAL DATE Feb 2029
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