



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						
2						
3						
4						
5						
6						
7						
8						
	Total					

Snowball: number the payoff order from the smallest balance up. Avalanche: from the highest APR down. Every extra dollar goes to number 1.

2. MONTHLY BALANCE LOG

DEBT	MO 1	MO 2	MO 3	MO 4	MO 5	MO 6	MO 7	MO 8	MO 9	MO 10	MO 11	MO 12
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

MONTHLY AMOUNT FOR DEBT

DEBT-FREE GOAL DATE