

Debt Payoff Planner

List your debts, then pick a method and attack one debt at a time while paying the minimum on the rest.

01 / LIST YOUR DEBTS

DEBT	BALANCE	APR %	MIN PAYMENT
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02 / CHOOSE YOUR METHOD

Avalanche: pay extra on the debt with the highest APR first. This costs you the least in interest over time.

Snowball: pay extra on the smallest balance first. You clear whole debts faster, which keeps you motivated.

Either way, always pay at least the minimum on every debt so none go to collections.

Extra you can pay each month

\$

Educational template, not financial advice. Free to use and share.

