

Debt Payoff Calculator Worksheet

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Instructions:

List all your debts below. This worksheet will help you organize your debts and create a payoff strategy. Update the 'Paid' column as you make progress!

Step 1: Debt Inventory

Creditor Name	Type	Balance	APR %	Min Payment	Due Date	Paid?
		\$	%	\$		■
		\$	%	\$		■
		\$	%	\$		■
		\$	%	\$		■
		\$	%	\$		■
		\$	%	\$		■
		\$	%	\$		■
		\$	%	\$		■
TOTALS:		\$	—	\$		

Step 2: Summary & Strategy

Total Debt: \$ _____ Highest Interest Debt: _____

Total Min Payments: \$ _____ Smallest Balance Debt: _____

Extra Monthly Amount: \$ _____ Target Payoff Date: _____

Step 3: Choose Your Payoff Method

- **Debt Avalanche** (Pay highest interest first) - Saves the most money
- **Debt Snowball** (Pay smallest balance first) - Builds momentum faster
- **Hybrid Approach** (Mix of both methods)

Step 4: Monthly Payment Tracker

Month	Starting Balance	Payment Made	Ending Balance	Notes
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	
	\$	\$	\$	

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