

My Debt Tracker

List every debt · Watch the balances drop · Celebrate every win

Month / Year: _____ Starting Total Debt: \$ _____ Goal Date: _____

Creditor / Account	Total Balance	APR %	Min. Payment	Extra Payment	New Balance	Paid Off?
1	\$	%	\$	\$	\$	<input type="checkbox"/>
2	\$	%	\$	\$	\$	<input type="checkbox"/>
3	\$	%	\$	\$	\$	<input type="checkbox"/>
4	\$	%	\$	\$	\$	<input type="checkbox"/>
5	\$	%	\$	\$	\$	<input type="checkbox"/>
6	\$	%	\$	\$	\$	<input type="checkbox"/>
7	\$	%	\$	\$	\$	<input type="checkbox"/>
8	\$	%	\$	\$	\$	<input type="checkbox"/>
TOTALS	\$		\$	\$	\$	

NOTES & MOTIVATION

Interest Rate Calculator

Understand exactly how much your debt is really costing you

STEP 1 — Your Debt Info

Creditor / Account Name: e.g. Chase Sapphire

Current Balance: e.g. \$4,200

Annual Percentage Rate (APR): Find it on your statement

Current Minimum Payment: e.g. \$105/month

STEP 2 — Daily Interest Rate

Formula: $APR \div 365 = \text{Daily Rate}$

Your APR: $\div 365 =$ Daily Rate

STEP 3 — Monthly Interest Charge

Formula: $\text{Balance} \times \text{Daily Rate} \times 30 = \text{Monthly Interest}$

\$ \times $\times 30 =$ \$ Monthly Interest \$

STEP 4 — True Cost of Minimums

Minimum Payment – Monthly Interest = Amount reducing your balance

\$ – \$ = \$ Actual principal reduction

STEP 5 — What If I Pay Extra?

If I pay an extra \$50/month, my new monthly payment is:

Estimated months to pay off with minimum only:

Estimated months to pay off with extra payment:

Estimated interest saved by paying extra:

My Key Insight:

Debt Snowball Planner

Smallest balance first · Build momentum · Cross them off one by one

List your debts from SMALLEST to LARGEST balance. Attack #1 with everything you've got.

#	Creditor	Balance	APR%	Min Pmt	Extra \$	Target Date	PAID OFF ✓
1		\$		\$	\$		<input type="checkbox"/>
2		\$		\$	\$		<input type="checkbox"/>
3		\$		\$	\$		<input type="checkbox"/>
4		\$		\$	\$		<input type="checkbox"/>
5		\$		\$	\$		<input type="checkbox"/>
6		\$		\$	\$		<input type="checkbox"/>
7		\$		\$	\$		<input type="checkbox"/>
8		\$		\$	\$		<input type="checkbox"/>

Snowball Roll Tracker:

When Debt #1 is gone, add its payment to Debt #2. Record each rolled amount below.

Debt #1 payment rolled to #2: \$ _____ New total monthly payment: \$ _____

Debt #2 payment rolled to #3: \$ _____ New total monthly payment: \$ _____

Debt #3 payment rolled to #4: \$ _____ New total monthly payment: \$ _____

Milestone Celebrations:

- ★ First debt paid off! _____
- ★ Halfway there! _____
- ★ Last debt — the finish line! _____

Debt Avalanche Planner

Highest interest rate first · Save the most money · Win the math game

List your debts from HIGHEST to LOWEST interest rate. Attack #1 first — stop the most expensive bleeding.

#	Creditor	Balance	APR%	Min Pmt	Extra \$	Target Date	PAID OFF ✓
1		\$		\$	\$		<input type="checkbox"/>
2		\$		\$	\$		<input type="checkbox"/>
3		\$		\$	\$		<input type="checkbox"/>
4		\$		\$	\$		<input type="checkbox"/>
5		\$		\$	\$		<input type="checkbox"/>
6		\$		\$	\$		<input type="checkbox"/>
7		\$		\$	\$		<input type="checkbox"/>
8		\$		\$	\$		<input type="checkbox"/>

Interest Savings Tracker:

Track how much interest you're saving by using the avalanche method.

Total interest if I only pay minimums: \$ _____

Estimated total interest with avalanche: \$ _____

Total interest SAVED by using avalanche: \$ _____

Estimated Debt-Free Date: _____

My Debt-Free Goal:

Write it here. Read it every day.

Monthly Budget + Debt Payoff

Every dollar has a job · Income minus expenses = zero · Debt gets attacked first

Month: _____ Take-Home Income: \$ _____ Remaining After Budget: \$ _____

FIXED EXPENSES (same every month)	Budgeted \$	Actual \$	Difference
Rent / Mortgage	\$ _____	\$ _____	\$ _____
Car Payment	\$ _____	\$ _____	\$ _____
Insurance	\$ _____	\$ _____	\$ _____
Phone Bill	\$ _____	\$ _____	\$ _____
Internet	\$ _____	\$ _____	\$ _____
Subscriptions	\$ _____	\$ _____	\$ _____
Total FIXED EXPENSES (same every month)	\$ _____	\$ _____	\$ _____

VARIABLE EXPENSES (changes monthly)	Budgeted \$	Actual \$	Difference
Groceries	\$ _____	\$ _____	\$ _____
Gas / Transportation	\$ _____	\$ _____	\$ _____
Utilities	\$ _____	\$ _____	\$ _____
Dining Out	\$ _____	\$ _____	\$ _____
Clothing / Personal	\$ _____	\$ _____	\$ _____
Miscellaneous	\$ _____	\$ _____	\$ _____
Total VARIABLE EXPENSES (changes monthly)	\$ _____	\$ _____	\$ _____

DEBT PAYOFF (your most important category)	Planned \$	Paid \$	Difference
Debt #1 (min + extra):	\$ _____	\$ _____	\$ _____
Debt #2 (minimum):	\$ _____	\$ _____	\$ _____
Debt #3 (minimum):	\$ _____	\$ _____	\$ _____
Debt #4 (minimum):	\$ _____	\$ _____	\$ _____
Total DEBT PAYOFF (your most important category)	\$ _____	\$ _____	\$ _____

SAVINGS	Budgeted \$	Actual \$	Difference
Emergency Fund	\$ _____	\$ _____	\$ _____
Sinking Funds	\$ _____	\$ _____	\$ _____
Investing / Retirement	\$ _____	\$ _____	\$ _____
Total SAVINGS	\$ _____	\$ _____	\$ _____