

SMART GIRL LIVING

Debt Payoff Tracker

Snowball or avalanche — track every payment to zero

EVERY PAYMENT COUNTS

START DATE

METHOD

TARGET DEBT-FREE DATE

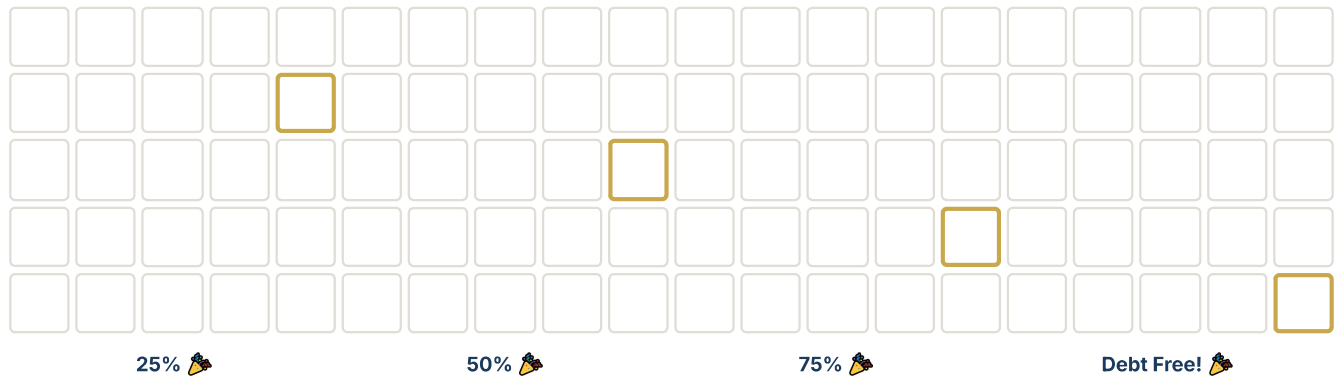
MY DEBTS (IN PAYOFF ORDER)

ORDER	DEBT NAME	STARTING BALANCE	APR	MIN PAYMENT	CURRENT BALANCE
1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____
5	_____	_____	_____	_____	_____
Total Debt		_____	_____	_____	_____

Snowball: Order by smallest balance first. **Avalanche:** Order by highest APR first. When a debt hits \$0, roll its minimum payment into the next one.

TOTAL DEBT PAYOFF PROGRESS

Each box = 1% of your total starting debt. Color one in for every 1% paid off.



PAYMENT LOG

DATE	DEBT PAID TOWARD	PAYMENT AMOUNT	NEW BALANCE	NOTES
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

