FREE PRINTABLE PACK

Debt Payoff Coloring Sheets

Six pictures that fill in, and the arithmetic none of them shows you.

Thermometer, by percent	**20 rungs, 5% each**
Thermometer, by dollars	**30 rungs, $500 each**
The payoff road	**100 circles, 1% each**
The shrinking bar	**50 columns, colored right to left**
What the payment did	**24 months, interest shaded**
The worked chart	**one chart, every month marked**

General information only, not financial advice.

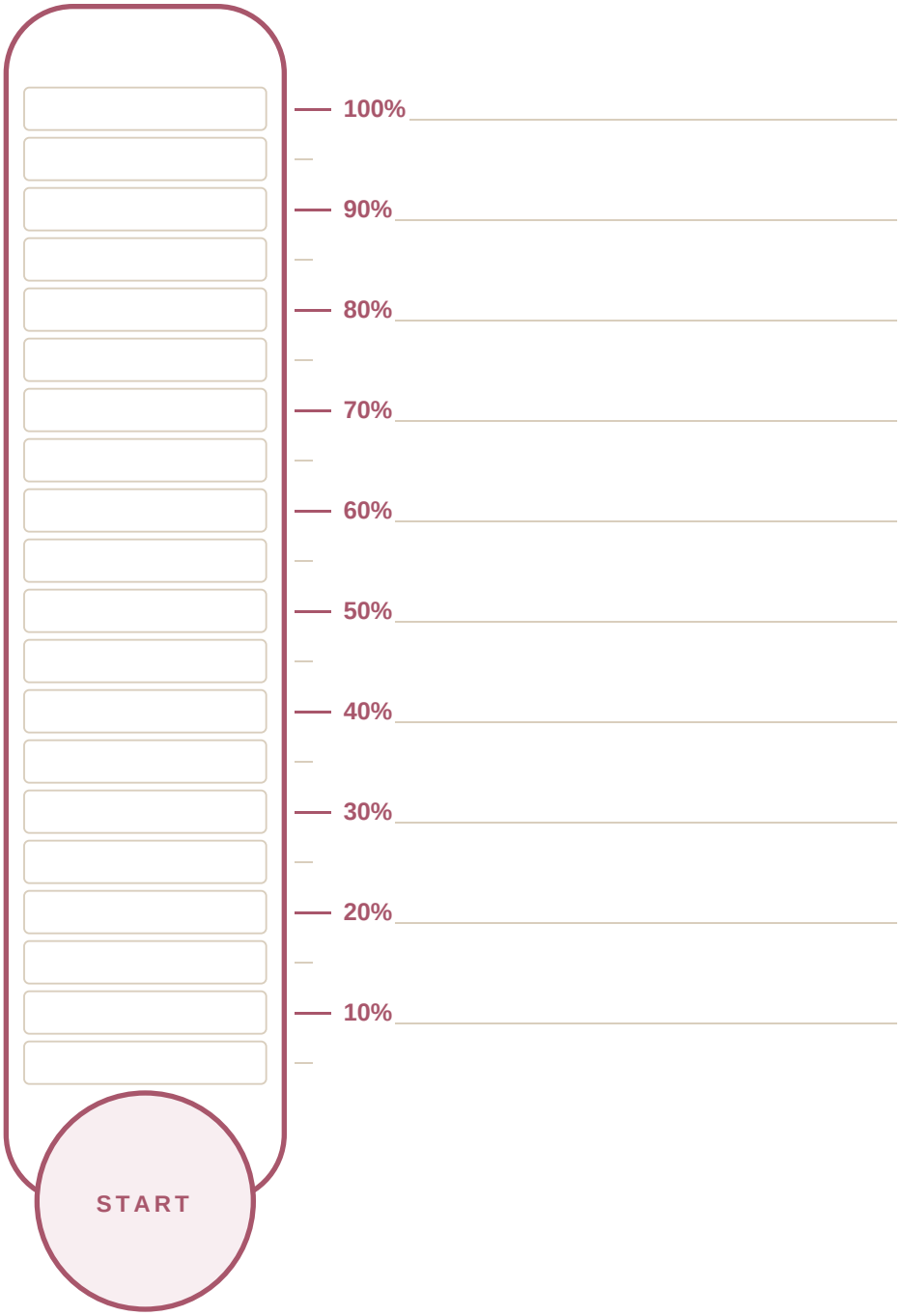
Debt Payoff Thermometer

Twenty rungs of 5%, filling from the bulb up. Fits any balance, because 5% of anything is still 5%.

Each rung
5%

20 rungs

Write what 5% of your balance is, on the lines.



One rung is worth
$ _____

Starting balance
_____

Debt free
_____

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TOTAL

Debt Payoff Thermometer

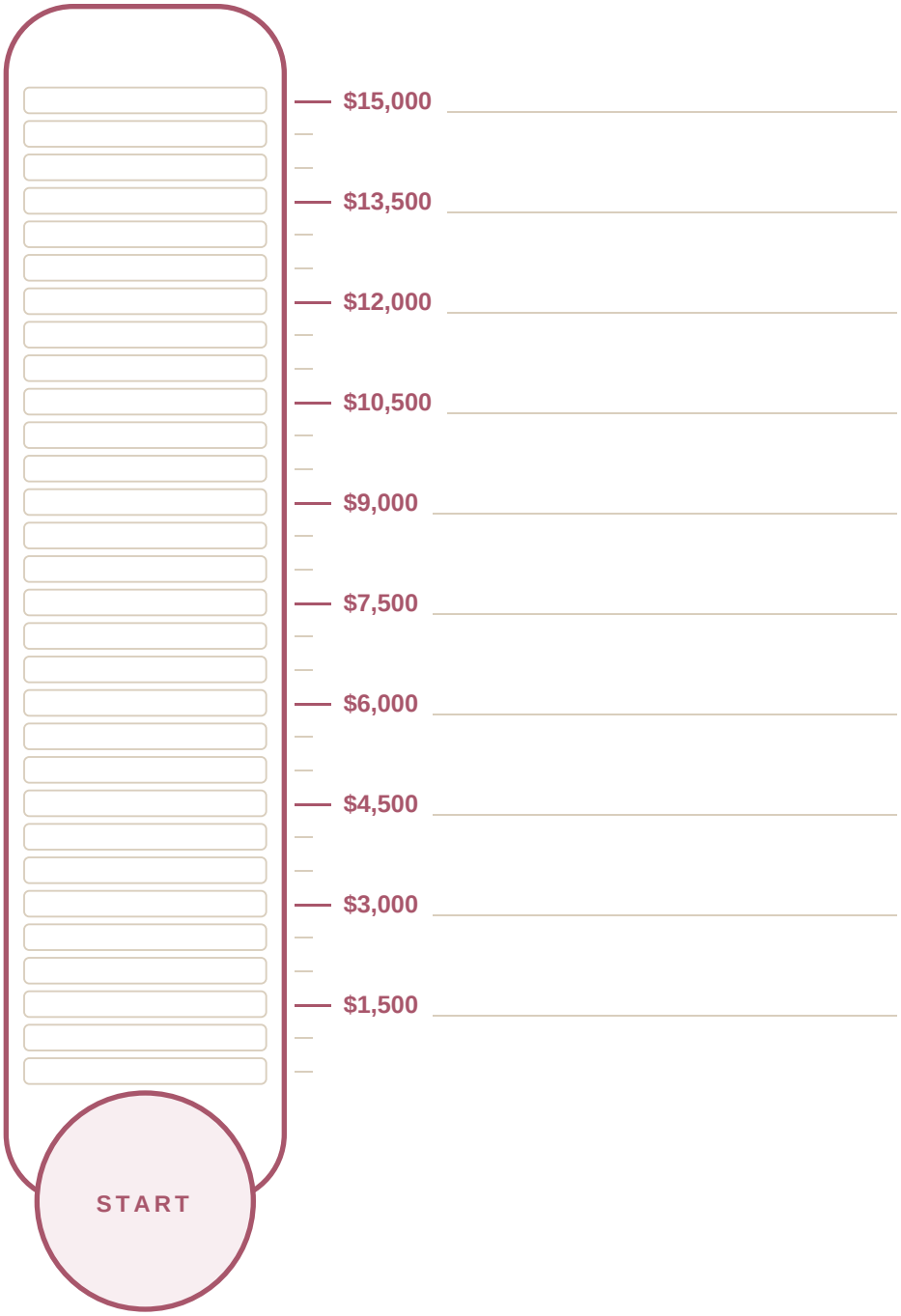
$15,000

Thirty rungs of $500, up to $15,000. A rung stays $500 whatever happens to your balance afterward.

Each rung
$500

30 rungs

Date each one on the line as you reach it.



One rung is worth
$ _____

Starting balance
_____

Debt free
_____

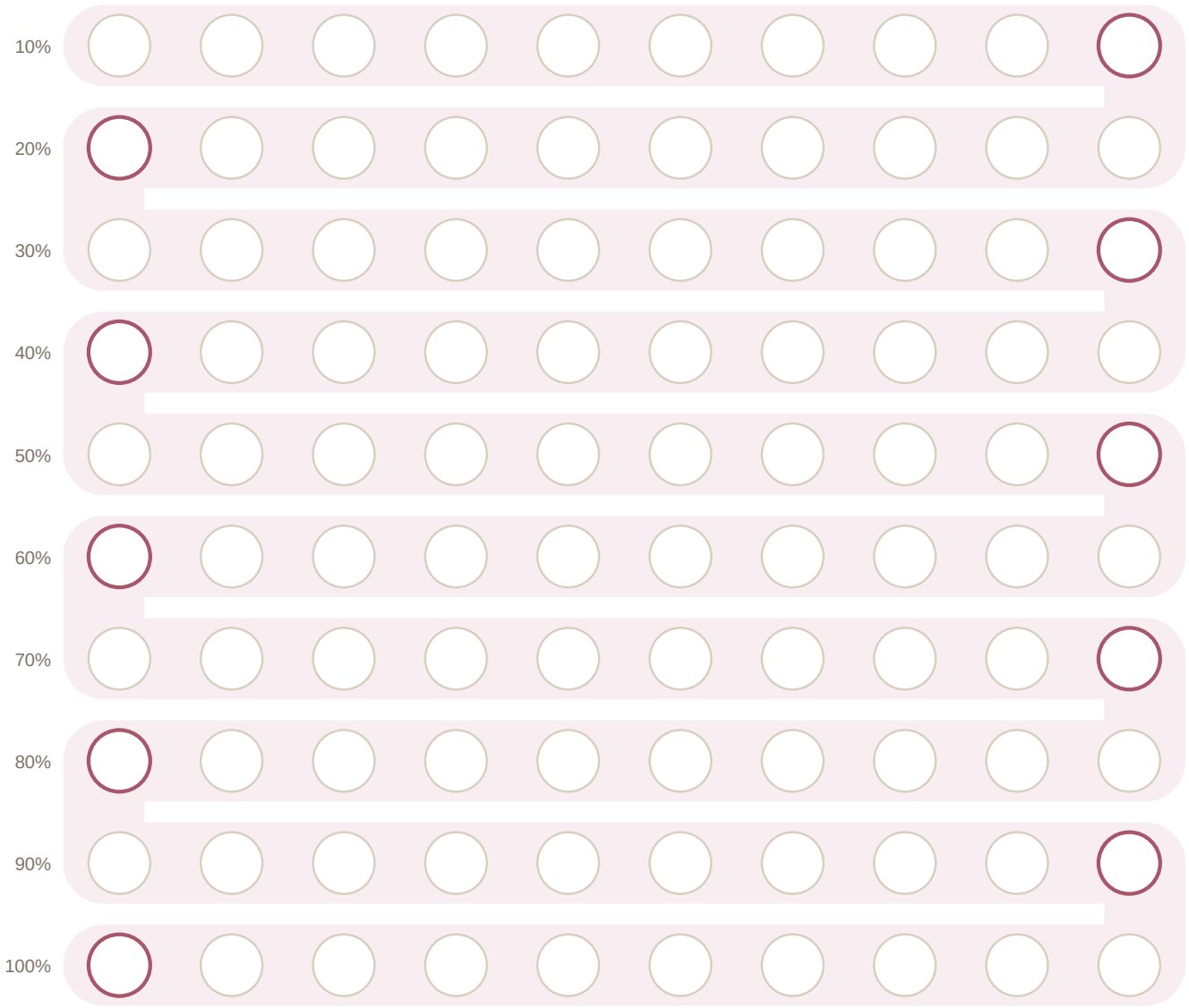
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The Payoff Road

A hundred circles, one percent of your starting balance each, with a corner at every tenth.

Starting balance divided by 100. That is one circle: $ _____

Start here, and follow the road up the page.



One circle is worth

$ _____

Starting balance

_____

Debt free

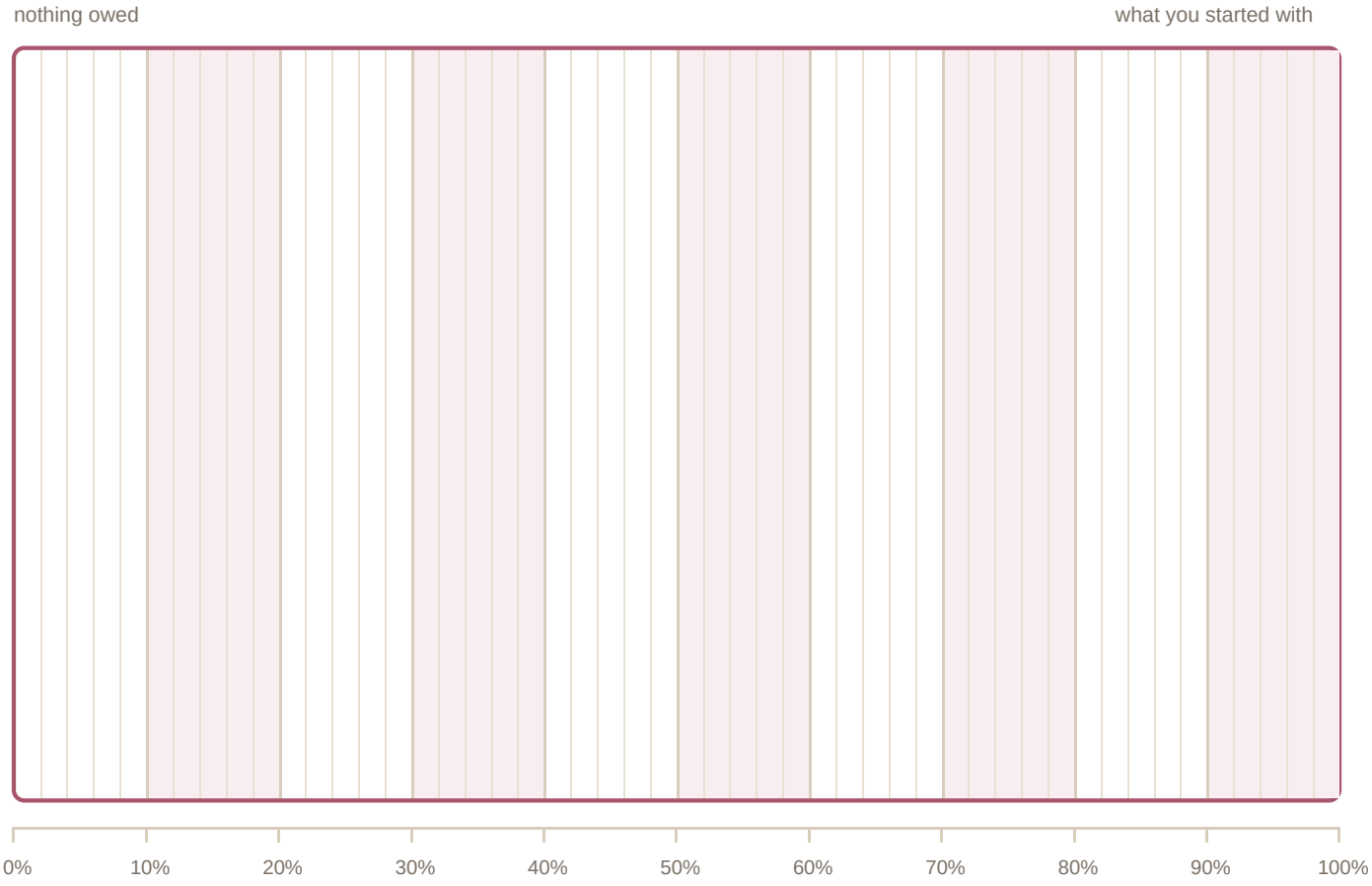
_____

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The Shrinking Bar

The one chart that moves the way a balance moves. Color from the right, and where the color stops is what you owe.

Starting balance divided by 50. That is one column: $ _____



Color from the right-hand end inward.

Each column is 2% of what you owed on the day you printed this.

Where the color stops is your balance, and you read it off the scale above.
Every other chart in this pack fills upward. This one empties, the way a balance does.

One column is worth

$ _____

Starting balance

_____

Debt free

_____

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What the Payment Did

Two years, one row each. Shade how much of the payment was interest, and you can see why the picture lags.

MO	DATE	PAID	INTEREST	HOW MUCH OF IT WAS INTEREST
1		$	$	
2		$	$	
3		$	$	
4		$	$	
5		$	$	
6		$	$	
7		$	$	
8		$	$	
9		$	$	
10		$	$	
11		$	$	
12		$	$	
13		$	$	
14		$	$	
15		$	$	
16		$	$	
17		$	$	
18		$	$	
19		$	$	
20		$	$	
21		$	$	
22		$	$	
23		$	$	
24		$	$	

One cell is a tenth of the payment. Shade from the left for the interest, and what is left is the part that reached the balance.

Your monthly payment

$

Starting balance

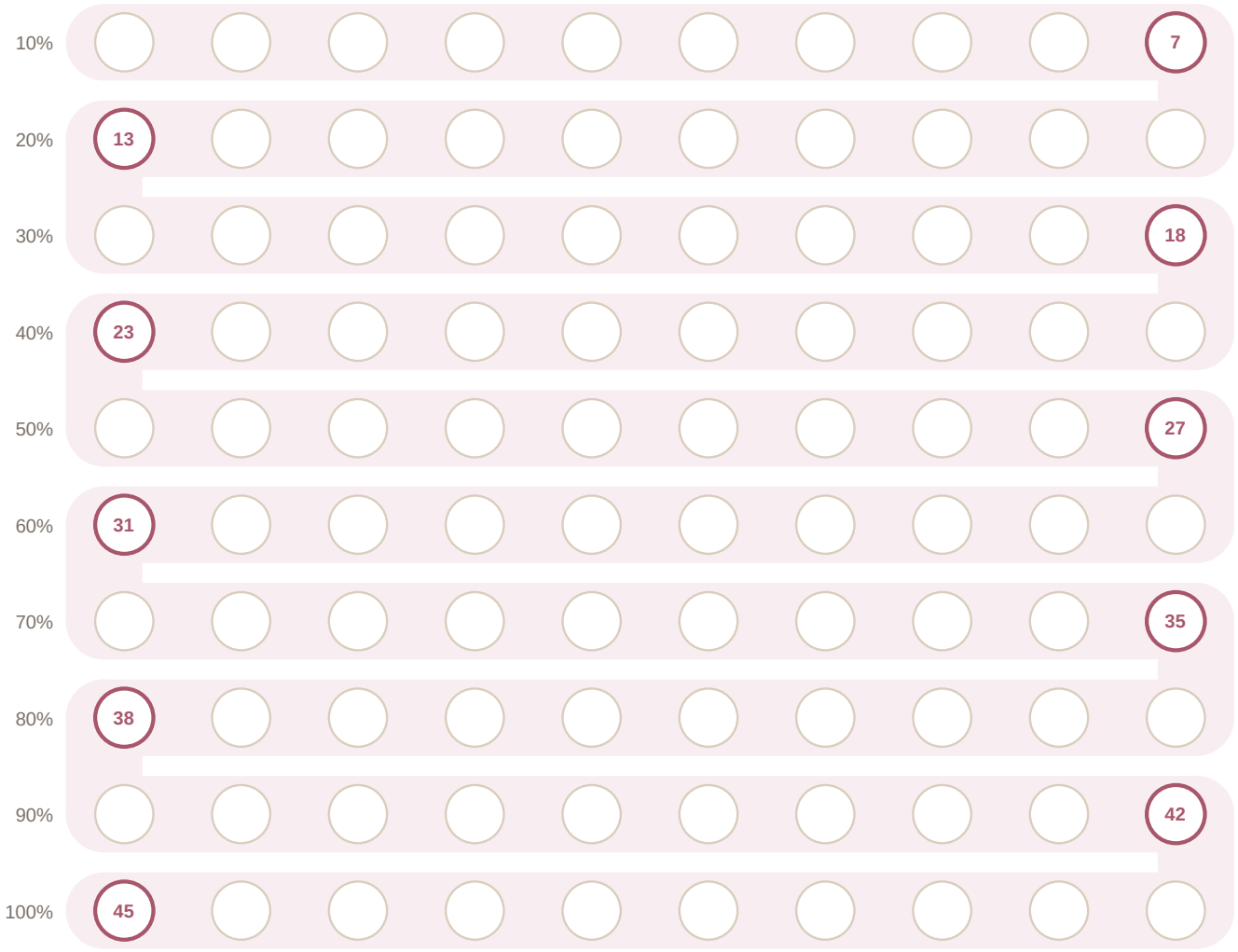
Debt free

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One Chart, All The Months

A real balance colored in month by month, so you can see the corners arrive closer together as you climb.

One balance of $12,000.00 at 22.15% a year, charged monthly on what is left. $400.00 sent every month, never changing.
A hundred circles, so one circle is $120.00 off the balance. No new spending, no fees. The number in a circle is the month it gets colored.
45 months. $17,646.61 paid, $5,646.61 of it interest. The bottom ten circles take 7 payments and the top ten take 3.



Month one colors	Month one interest	Month 44 colors
1.49 circles	**$221.50**	**3.27 circles**
Sent per circle, month one	Sent per circle, month 44	Sent per circle, whole run
$268.91	**$122.47**	**$176.47**