FREE PRINTABLE PACK

Debt Payoff Trackers

Eight sheets, and the one number nobody else prints.

Which order	**your debts written twice**
What the order costs	**the comparison, worked out**
Debt payoff tracker	**16 debts, with a rate column**
Fillable tracker	**the same sheet, typeable**
Progress chart	**100 boxes, 1% each**
Single debt tracker	**36 payments, with an interest column**
Interest log	**24 months of interest**
Order cards	**4 cards for the fridge**

On the worked example inside, the order is worth $140.86.

General information only, not financial advice.

Which Order?

Write the same debts into both lists. If the two lists match, the decision is made.

Extra I can put on top of the minimums, every month $ _____

Smallest balance first

The snowball order. Fastest first win.

	DEBT	BALANCE
1		
2		
3		
4		
5		
6		
7		
8		
9		

Highest rate first

The avalanche order. Least interest.

	DEBT	RATE %
1		
2		
3		
4		
5		
6		
7		
8		
9		

Now read the two lists down the page.

- [ ] Same order both sides. The two methods are the same plan. Start at the top and stop reading.
- [ ] Different order. Turn to the next sheet and work out what the difference costs you.

What the Order Costs

One household, four debts, both orders. Rates are published Federal Reserve averages.

THE FOUR DEBTS IN THIS EXAMPLE

Debt	Balance	Rate	Minimum	Paid first by
Car loan	**$1,450.00**	7.14%	$295.00	snowball
Store card	**$2,300.00**	22.15%	$58.00	avalanche
Personal loan	**$3,900.00**	11.86%	$183.00	
Credit card	**$6,100.00**	20.94%	$153.00	
All four	**$13,750.00**		**$689.00**	

Both plans pay the same $889.00 a month: $689.00 of minimums plus $200.00 extra. Nothing else differs.

Smallest balance first

Car loan > Store card > Personal loan > Credit card

Months to clear all four	**18**
Interest paid	**$2,084.07**
First debt gone	**month 3**

Highest rate first

Store card > Credit card > Personal loan > Car loan

Months to clear all four	**18**
Interest paid	**$1,943.21**
First debt gone	**month 6**

Paying smallest first costs, in interest, over the whole plan **$140.86**

And no extra months: both plans finish in 18. The same $200.00 a month is worth $737.14 against paying minimums only.

THE SAME QUESTION, TWO OTHER HOUSEHOLDS

A big balance at the high rate. This is where the order earns its reputation. **$1,678.35**

$9,000 car loan at 7.14%, $11,000 card at 22.15%, $200 extra. 39 months and $6,426.87 smallest first, 37 and $4,748.52 highest rate first.

Smallest balance is also the highest rate. The two orders are one list. **$0.00**

$700 store card at 22.15%, $3,200 card at 20.94%, $7,400 car loan at 7.14%, $150 extra. 26 months and $1,382.28 either way.

Worked month by month: interest at the annual rate divided by 12 on the running balance, whole cents, minimums held flat, every freed-up minimum rolled into the next debt. Rates: Federal Reserve G.19, 2026 Q2.

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Debt Payoff Tracker

Every debt on one page. The rate column is the one that tells you if your order is expensive.

Order I am using

☐ smallest balance first ☐ highest rate first

Extra each month

$ _____

Debt	Balance	Rate %	Minimum	Order	Gone
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐

Totals $ _____ owed $ _____ in minimums

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Debt Payoff Tracker

Type into the boxes in any PDF reader. The rate column is the one that decides your order.

Order I am using

☐ smallest balance first ☐ highest rate first

Extra each month

$ _____

Debt	Balance	Rate %	Minimum	Order	Gone
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐
					☐

Totals $ _____ owed $ _____ in minimums

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Payoff Progress

A hundred boxes for whatever you owe. Work out one box once and the sheet does the rest.

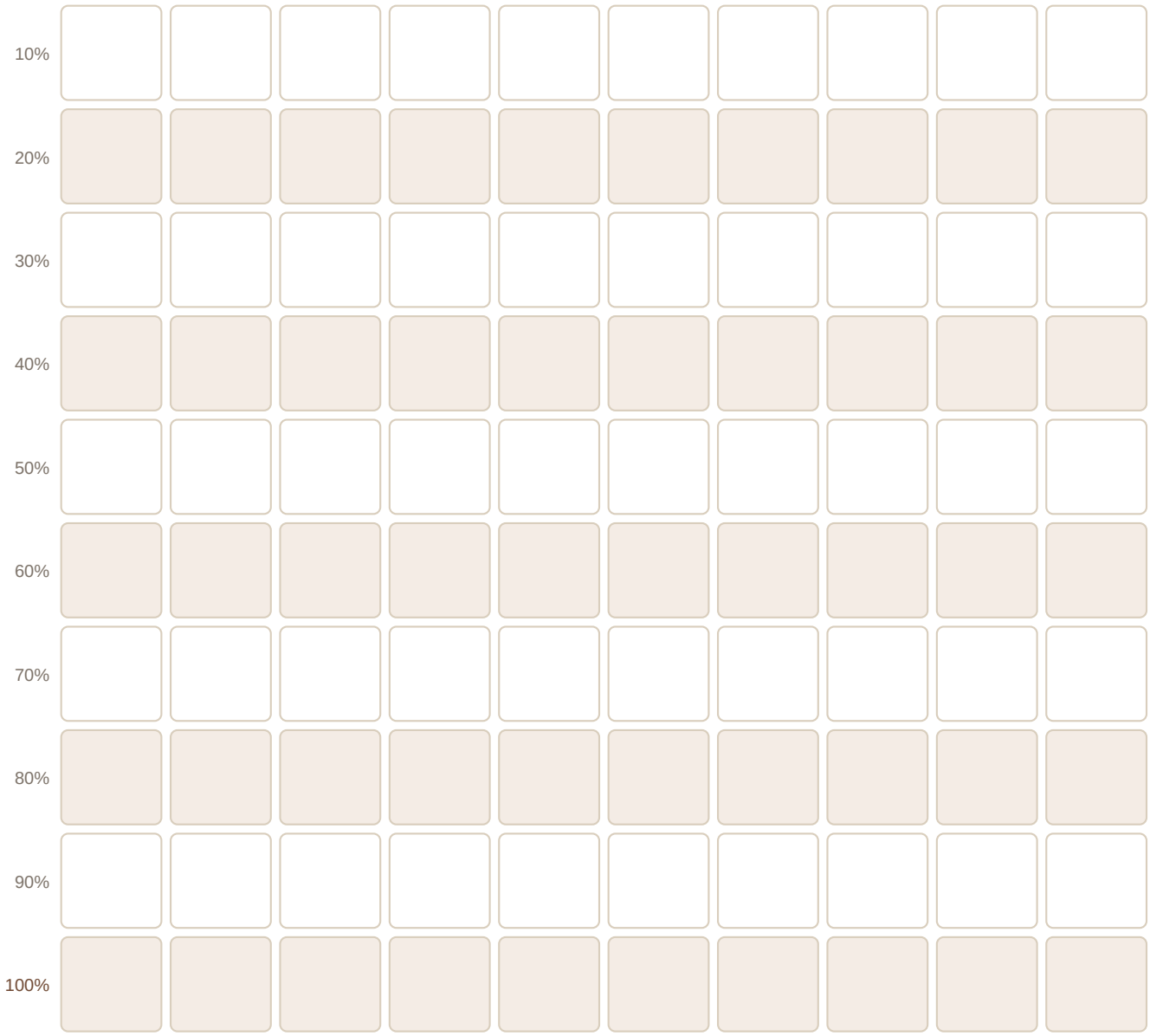
What I owe today

$ _____

So one box is that divided by 100

$ _____

Color a box in every time you clear that much. Ten boxes is a tenth of what you owe.



STARTED _____

LAST BOX COLORED IN _____

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One Debt, Payment by Payment

The interest column is the point: it shows how much of each payment reached the balance.

DEBT

STARTING BALANCE $

RATE %

	Date	Paid	Interest	Balance left
1		$	$	$
2		$	$	$
3		$	$	$
4		$	$	$
5		$	$	$
6		$	$	$
7		$	$	$
8		$	$	$
9		$	$	$
10		$	$	$
11		$	$	$
12		$	$	$
13		$	$	$
14		$	$	$
15		$	$	$
16		$	$	$
17		$	$	$
18		$	$	$

	Date	Paid	Interest	Balance left
19		$	$	$
20		$	$	$
21		$	$	$
22		$	$	$
23		$	$	$
24		$	$	$
25		$	$	$
26		$	$	$
27		$	$	$
28		$	$	$
29		$	$	$
30		$	$	$
31		$	$	$
32		$	$	$
33		$	$	$
34		$	$	$
35		$	$	$
36		$	$	$

FIRST PAYMENT

PAID OFF ON

INTEREST PAID IN TOTAL $

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Interest Paid

One line a month for every debt together. Watch this column shrink, not the balance.

STARTED

TOTAL OWED AT THE START

$

	Month	Interest	Still owed		Month	Interest	Still owed
1		$	$	13		$	$
2		$	$	14		$	$
3		$	$	15		$	$
4		$	$	16		$	$
5		$	$	17		$	$
6		$	$	18		$	$
7		$	$	19		$	$
8		$	$	20		$	$
9		$	$	21		$	$
10		$	$	22		$	$
11		$	$	23		$	$
12		$	$	24		$	$

INTEREST IN THE FIRST MONTH

$

INTEREST IN THE LAST MONTH ON THIS PAGE

$

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The Order, In Writing

Cut them out. One for the fridge, one for a wallet, one for whoever else is in on this.

Pay in this order

FIRST _____

THEN _____

THEN _____

THEN _____

LAST _____

Extra every month $ _____

Pay in this order

FIRST _____

THEN _____

THEN _____

THEN _____

LAST _____

Extra every month $ _____

Pay in this order

FIRST _____

THEN _____

THEN _____

THEN _____

LAST _____

Extra every month $ _____

Pay in this order

FIRST _____

THEN _____

THEN _____

THEN _____

LAST _____

Extra every month $ _____

Free printable. US Letter. Printing on A4? Choose "fit to page".