

Debt Snowball Tracker

Debt:

Starting Balance:

Min. Payment:

Debt:

Starting Balance:

Min. Payment:

Month	Payment Amount	Balance
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

Month	Payment Amount	Balance
January		
February		
March		
April		
May		
June		
July		
August		
September		
October		
November		
December		

Step 1

Make a list of all your credit card and loan debt in order of smallest to largest amount. If two debt amounts are the same amount, list the one with the higher interest rate first.

Step 2

Next, make as many copies of this sheet as needed to track your debts, monthly payments, and balances.

Step 3

Make minimum payments on all your debts except the smallest one. Pay as much as you can each month on your smallest debt until it is paid in full. Once a debt is paid off, you'll roll that payment amount into the next debt.

Step 4

Each time you pay off a debt, cross it off your master list. This will keep you motivated and before you know it, you'll be debt-free!