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Debt Avalanche Payoff Sheet

Highest interest rate first — the version that costs you the least in total.

List your debts highest APR first. Mathematically this is the cheapest route; it just takes longer to feel like progress.

Your debts — highest APR first

#	DEBT	APR %	BALANCE	MIN. PAYMENT	INTEREST PER MONTH

Target debt

ATTACKING FIRST

ITS APR

PAYMENT ON IT

Balance tracker

MONTH	TARGET DEBT BALANCE	TOTAL DEBT	INTEREST PAID
Month 1			
Month 2			
Month 3			
Month 4			
Month 5			
Month 6			

Snowball or avalanche? Avalanche saves money; snowball keeps people going. The best one is the one you finish.