

Debt Snowball Tracker

Smallest balance first. Fast wins, kept momentum.

List your debts smallest balance first, regardless of interest rate. Pay minimums on everything, throw every spare unit at line 1.

Your debts — smallest balance first

#	DEBT	BALANCE	MIN. PAYMENT	APR	PAYOFF ORDER

Snowball payment

TOTAL MINIMUMS

EXTRA AVAILABLE

SNOWBALL PAYMENT

Monthly progress

MONTH	PAID THIS MONTH	TOTAL DEBT REMAINING	DEBTS CLEARED
Month 1			
Month 2			
Month 3			
Month 4			
Month 5			
Month 6			

When a debt clears, add its minimum to the snowball and roll it into the next line. That is the whole trick.