

# DEBT PLANNER

Creditor	Debt Type	Balance	Interest %	Minimum Payment	Snowball Rank	Avalanche Rank	Extra Payment	Notes
<b>TOTALS</b>								



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# HOW TO USE THIS DEBT PLANNER

## Step 1: List every debt

Enter all debts honestly. One debt per row. Avoid guessing or rounding.

## Step 2: Choose one strategy

**Snowball:** Smallest balance first to build momentum.

**Avalanche:** Highest interest first to save money.

Use only one strategy at a time.

## Step 3: Focus your extra money

Pay minimum payments on all debts.

Add extra money only to the debt ranked number one.

## Step 4: Roll payments forward

When a debt is paid off, move that full payment to the next ranked debt.

## Step 5: Review monthly

Update balances and rankings monthly. Adjust if income changes.

## Rules

No new debt while using this planner.

Minimum payments are non-negotiable.

Consistency creates freedom.



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