CREDIT CARD PAYOFF

List every card, its balance and APR — then build a fast payoff plan

DATE ____________ TARGET PAYOFF ____________

Seeing all your cards in one place is how you take back control — one payment at a time

WORKSHEET

YOUR CREDIT CARDS

CARD NAME	BALANCE	APR	MIN. PMT	PAYOFF DATE
	$	%	$	
	$	%	$	
	$	%	$	
	$	%	$	
	$	%	$	
	$	%	$	
▶ **TOTAL OWED**	$		$	

PAYOFF ORDER — PICK YOUR STRATEGY

☐ **Avalanche** — highest APR first (saves the most interest)

☐ **Snowball** — smallest balance first (fastest wins)

1. ____________
2. ____________
3. ____________
4. ____________
5. ____________
6. ____________

MONTHLY PAYOFF PLAN

CARD (IN PAYOFF ORDER)	EXTRA $ / MO	TOTAL $ / MO	EST. PAYOFF
	$	$	
	$	$	
	$	$	
	$	$	

PAYOFF PROGRESS — COLOR IN AS YOU GO

EACH BLOCK = 10% OF YOUR TOTAL BALANCE PAID OFF

0% 25% 50% 75% DEBT-FREE!

Interest Saved

By paying an extra ________ per month, I'll be debt-free by ________ and save about ________ in interest versus paying only the minimums. Tools like Undebt.it can run the exact numbers for free.

"Every extra dollar toward your balance is a dollar that stops working against you."