

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)

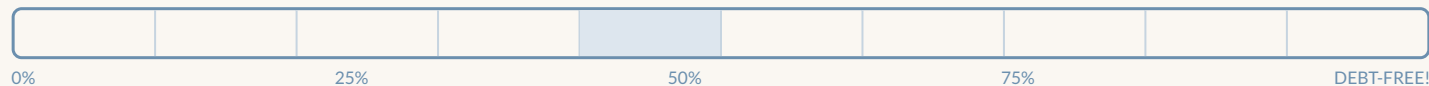
1 _____	2 _____
3 _____	4 _____
5 _____	6 _____

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



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."