

Debt Payoff Tracker

Snowball and avalanche side by side, so you can see what each order actually costs.

WHAT IT DOES

- Lists each debt with its balance, rate and minimum payment.
- Orders them by the snowball method and by the avalanche method.

THE TABS

Start Here

Debts

HOW TO USE IT

- 01 On Debts, list each debt with balance, interest rate and minimum payment.
- 02 Compare the two orderings.
- 03 Pick one and keep to it.

THE ONE THING THAT MAKES THIS DIFFERENT

Avalanche pays the highest interest rate first and costs less. Snowball pays the smallest balance first and is easier to stick to. The difference is worth seeing before you choose.

BEFORE YOU TRUST A NUMBER

- **Blue bold on cream** means you type there. **Plain black** means the sheet works it out — typing over one of those replaces a formula with a number and it stops updating.
- Every formula is explained on the **How It Works** tab. Nothing is hidden, and nothing needs a macro.
- The sample rows are there to show the shape. Delete them before you start.