

Thank you — here is what you just downloaded.

Free, and it stays free. No email wall, no trial, and nothing switched off inside the file. It is built for anyone paying down debt.

WHAT IS IN THIS FOLDER

Debt-Payoff-Tracker.xlsx	The workbook.
Debt Payoff Tracker-Guide.pdf	How it works, and the one rule that matters.
Read-Me-First.pdf	This page.

GETTING STARTED

- 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.

Licence. Use it for anything, at work or at home, client work included — change it, rename it, build it into your own process. You may not resell it as a template of your own. **Plain .xlsx:** no macros, no add-ins; opens in Excel, Google Sheets, Numbers and LibreOffice.

Found something it gets wrong? Tell me — that is how the next version gets better.
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