

The one-page debt payoff worksheet

Everything you owe, in one place, in your own handwriting — most people have never seen it laid out like this.
Fill it in with a pen, then run the real numbers on the site.

1 List every debt — statements, not memory

WHAT IT IS	BALANCE	RATE (APR)	MINIMUM	ORDER
1				
2				
3				
4				
5				
6				
7				
8				
Totals		—		

The rate decides everything and is the one people can't recall. Look it up — it's on the statement, in the smallest type on the page.

2 Find the extra — what you can add on top of the minimums

Money that comes in each month, after tax

Rent or mortgage, utilities, food, fuel, insurance

Total minimum payments (from the box above)

Everything else you actually spend

Your extra — this is the whole game

—	
—	
—	
=	

If that number is \$25, use \$25. A small extra aimed at the right debt beats a large one aimed at the wrong debt — and beats waiting.

3 Choose the order — then write it in the Order column

CHEAPEST

Avalanche — highest rate first

Pay every minimum. Put the extra on whichever debt has the highest APR, whatever the balance. When it's gone, roll its whole payment onto the next-highest.

Costs the least and finishes soonest. Always.

EASIEST TO STICK TO

Snowball — smallest balance first

Same idea, but the extra goes to the smallest balance. You clear a whole account early, which is a real thing to feel rather than a number on a spreadsheet.

Costs more. Sometimes not much — sometimes a lot.

How to decide: put your numbers into the debt payoff planner on the site. It runs both and tells you exactly what the comfortable order costs you. If the gap is small, take the one you'll actually finish. If it's large, now you know what you're paying for it.

Neither of these is about discipline. Both are about how the paperwork works, and both are quietly expensive.