Credit Card Payoff Tracker – Printable (A4)

Monthly credit card repayment & balance tracking worksheet

SECTION A — CREDIT CARD DETAILS

Credit Card Name: _____ **Issuer / Bank:** _____

Starting Balance: _____ **APR (%):** _____

Minimum Payment: _____ **Statement Due Date:** _____

SECTION B — MONTHLY DEBT REPAYMENT LOG (12 MONTHS)

Month	Opening Balance	Interest Charged	Payment Made	Principal Reduction	Closing Balance	✓ Paid

Credit Card Debt Snowball Planner

Strategic plan to eliminate multiple credit card debts

SECTION C — DEBT SNOWBALL PLANNING TABLE

Order	Card Name	Balance	Min Payment	Extra Payment	Expected Payoff
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

SECTION D — HOW THE DEBT SNOWBALL METHOD WORKS

Core Strategy:

- **Focus on smallest balance first:** Rank cards from smallest total balance to largest.
- **Maintain momentum:** Pay the minimum on all accounts except the smallest one.
- **Roll-over payments:** When a card is paid off, "roll" its total monthly payment into the next smallest debt.
- **Consistency:** Do not charge new debt while using this worksheet.

SECTION E — VISUAL PROGRESS TRACKER

0% **25%** **50%** **75%** **100% PAID**

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