CREDIT CARD PAYOFF TRACKER – PRINTABLE

Track balances, payments, and progress toward becoming debt-free

SECTION A: CARD INFORMATION

Card Name: _____ **Starting Balance:** _____

APR (%): _____ **Minimum Payment:** _____

Due Date: _____ **Goal Payoff Date:** _____

SECTION B: MONTHLY PAYMENT TRACKER

Month	Starting Balance	Interest	Payment	Principal Paid	Ending Balance	Paid ✔
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐
						☐

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CREDIT CARD DEBT SNOWBALL WORKSHEET

Strategy: Pay off the smallest balance first to build momentum

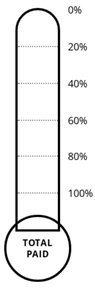
SECTION C: DEBT SNOWBALL PRIORITY LIST

Priority	Credit Card Name	Balance	Min. Payment	Extra Payment Applied	Paid Off ✔
1					☐
2					☐
3					☐
4					☐
5					☐
6					☐
7					☐
8					☐

SECTION D: SNOWBALL INSTRUCTIONS

1. **List cards** from smallest to largest balance.
2. **Pay minimums** on all cards except the smallest.
3. **Apply extra payment** to the smallest balance (Priority #1).
4. **Roll payments forward:** When #1 is paid off, add its entire payment amount to the next card.

SECTION E: PROGRESS



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