

Debt Payoff Planner Worksheet

Use this printable worksheet to list your debts, choose a payoff order, plan monthly payments, and decide which calculator to use next. This worksheet is for planning and education only. It is not financial advice.

1 List each debt

Write balances, APRs, minimum payments, and due dates.

2 Choose an order

Compare snowball, avalanche, or a custom priority.

3 Plan payments

Map out the next 12 months and use calculators for exact estimates.

Quick payoff snapshot

TOTAL DEBT BALANCE

TOTAL MINIMUM PAYMENTS

EXTRA PAYMENT AVAILABLE EACH MONTH

TARGET PAYOFF DATE

PREFERRED PAYOFF METHOD

FIRST DEBT TO TARGET

Helpful calculators

Use the online tools

[Credit Card Payoff Calculator](#)

[Debt Payoff Goal Calculator](#)

[Snowball vs Avalanche Calculator](#)

[Extra Payment Calculator](#)

Enter the same numbers online when you want exact estimates.

Scan for resources



Worksheet downloads

debtoptimizerhub.com/resources

Open calculators, guides, and printable resources.

Privacy and safety note

Do not send this completed worksheet to DebtOptimizerHub or anyone else unless you are comfortable sharing the information. The site does not require account access, bank login details, Social Security numbers, or full card numbers.

1. List your debts

Use your latest statement for each balance, APR, minimum payment, and due date. Leave any unused debt boxes blank.

Debt 1

DEBT NAME

BALANCE

APR

MINIMUM PAYMENT

DUE DATE

PLANNED PAYMENT

NOTES

Debt 2

DEBT NAME

BALANCE

APR

MINIMUM PAYMENT

DUE DATE

PLANNED PAYMENT

NOTES

Debt 3

DEBT NAME

BALANCE

APR

MINIMUM PAYMENT

DUE DATE

PLANNED PAYMENT

NOTES

Debt 4

DEBT NAME

BALANCE

APR

MINIMUM PAYMENT

DUE DATE

PLANNED PAYMENT

NOTES

1. List your debts

Use your latest statement for each balance, APR, minimum payment, and due date. Leave any unused debt boxes blank.

Debt 5

DEBT NAME

BALANCE

APR

MINIMUM PAYMENT

DUE DATE

PLANNED PAYMENT

NOTES

Debt 6

DEBT NAME

BALANCE

APR

MINIMUM PAYMENT

DUE DATE

PLANNED PAYMENT

NOTES

Debt 7

DEBT NAME

BALANCE

APR

MINIMUM PAYMENT

DUE DATE

PLANNED PAYMENT

NOTES

Debt 8

DEBT NAME

BALANCE

APR

MINIMUM PAYMENT

DUE DATE

PLANNED PAYMENT

NOTES

Totals

TOTAL BALANCE

TOTAL MINIMUM PAYMENTS

TOTAL PLANNED MONTHLY PAYMENT

After listing more than one debt, compare payoff order here: [Snowball vs Avalanche Calculator](#)

2. Choose a payoff order

Rank the debts you plan to pay down. Snowball focuses on the smallest balance first. Avalanche focuses on the highest APR first. You can also choose a custom order if a debt has a special risk, due date, or stress factor.

Decision guide

- ☐ I want faster early wins - consider snowball
- ☐ I want to reduce interest - consider avalanche
- ☐ I need a custom order because one debt has a special reason to come first

Rank	Debt name	Reason for this rank	Extra payment target
1			
2			
3			
4			
5			
6			
7			
8			

After choosing the order

1. Pay the minimum on every debt.
2. Put any extra payment toward the top-ranked debt.
3. When one debt is paid off, roll that payment into the next debt in the order.

[Compare order online](#)



3. Plan months 1-6

Plan what you intend to pay each month. Cover minimum payments first, then apply extra money to the debt at the top of your payoff order.

Goal check

TARGET PAYOFF DATE

PAYMENT NEEDED FOR GOAL

CURRENT PAYMENT GAP

Month 1

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 2

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 3

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 4

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 5

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 6

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

3. Plan months 7-12

Plan what you intend to pay each month. Cover minimum payments first, then apply extra money to the debt at the top of your payoff order.

Month 7

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 8

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 9

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 10

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 11

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

Month 12

TOTAL PLANNED PAYMENT

EXTRA PAYMENT

DEBT TARGETED FIRST

BALANCE AFTER PAYMENT / NOTES

When your payment changes

If your payment can increase later, compare the difference before adjusting the plan. [Extra Payment Calculator](#)

4. Check lower-rate options

A lower APR can help, but fees, promo length, payment size, and payoff time still matter. Use this checklist before choosing a balance transfer or consolidation loan.

Balance transfer checklist

- ☐ Transfer fee: ____ % or \$ ____
- ☐ Promo APR: ____ %
- ☐ Promo length: ____ months
- ☐ APR after promo: ____ %
- ☐ Payment needed before promo ends: \$ ____
- ☐ Will it save money after the fee? Yes / No

[Balance Transfer Savings Calculator](#)

Consolidation checklist

- ☐ Loan APR: ____ %
- ☐ Loan term: ____ months
- ☐ Origination fee: ____ % or \$ ____
- ☐ New monthly payment: \$ ____
- ☐ Total interest and fees: \$ ____
- ☐ Will total cost go down? Yes / No

[Debt Consolidation Comparison Calculator](#)

Next-step calculator map

When will this balance be paid off?

[Credit Card Payoff Calculator](#)

How much is interest costing me?

[Credit Card Interest Calculator](#)

What if I pay more each month?

[Extra Payment Calculator](#)

What happens if I wait to pay more?

[Cost of Delay Calculator](#)

Can I hit a specific payoff date?

[Debt Payoff Goal Calculator](#)

Which debt should I attack first?

[Snowball vs Avalanche Calculator](#)

Will a balance transfer help?

[Balance Transfer Savings Calculator](#)

Will consolidation lower total cost?

[Debt Consolidation Comparison Calculator](#)

Will a paydown improve utilization?

[Credit Utilization Calculator](#)

Use the online tools when you want the math done for you



debtoptimizerhub.com/debt-calculators

Free calculators for payoff time, interest, utilization, balance transfers, consolidation, payoff goals, and payoff order.