Debt Snowball Tracker

A printable tracker for listing your debts in snowball order, coloring in your progress as balances drop, and checking each month whether you're still on plan.

How the debt snowball works

1 List smallest first
Write your debts in order from the smallest balance to the largest.

2 Pay extra on debt #1
Pay the minimum on every debt and send any extra money to the first one.

3 Roll the payment forward
When a debt is paid off, add its whole payment to the next one.

My debts, smallest balance first

#	Debt	Starting balance	APR	Minimum payment	Due date	Paid off
1						☐
2						☐
3						☐
4						☐
5						☐
6						☐
7						☐
8						☐

My plan

Total debt today _____

Total monthly payment _____

Debt-free by _____

Why I'm paying this off _____

Find your debt-free date

Scan a code to work out your payoff dates, then write your debt-free month in the plan above.

Snowball vs Avalanche Calculator
debtoptimizerhub.com/tools/snowball-vs-avalanche
Find your debt-free date and see whether avalanche would save more.

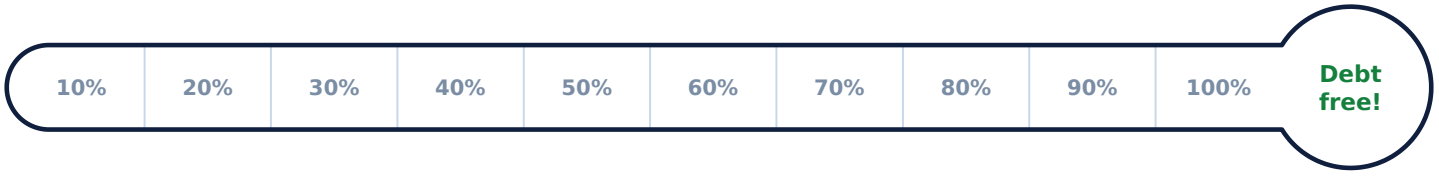
Debt Snowball Spreadsheet
debtoptimizerhub.com/resources/debt-snowball-tracker/
Get the free spreadsheet that works out the month each debt is paid off.

Color in your progress

Each circle stands for 5% of that debt's starting balance. Color one in each time the balance drops by that much, and check the last circle when the debt is paid off. Color in the tube from left to right as your total debt goes down.

Total debt paid off

More than six debts? Print another copy of this page.



Debt

Starting balance

5 10 15 20 25 30 35 40 45 50

55 60 65 70 75 80 85 90 95 ✓

Paid off on

Debt

Starting balance

5 10 15 20 25 30 35 40 45 50

55 60 65 70 75 80 85 90 95 ✓

Paid off on

Debt

Starting balance

5 10 15 20 25 30 35 40 45 50

55 60 65 70 75 80 85 90 95 ✓

Paid off on

Debt

Starting balance

5 10 15 20 25 30 35 40 45 50

55 60 65 70 75 80 85 90 95 ✓

Paid off on

Debt

Starting balance

5 10 15 20 25 30 35 40 45 50

55 60 65 70 75 80 85 90 95 ✓

Paid off on

Debt

Starting balance

5 10 15 20 25 30 35 40 45 50

55 60 65 70 75 80 85 90 95 ✓

Paid off on

Speed up your payoff

Extra Payment Calculator
debtoptimizerhub.com/tools/extra-payment
See how much sooner you'd finish with a bigger monthly payment.

Debt Payoff Goal Calculator
debtoptimizerhub.com/tools/debt-payoff-goal
Pick a debt-free date and see what you'd need to pay each month.

Monthly check-in log

Once a month, after your statements arrive, add up what you owe on every debt. Compare it with your plan total and circle whether you're ahead, on track, or behind. When you run out of rows, print another copy of this page.

Month	Paid this month	Total owed now	Plan total	How it's going	Notes
				Ahead On track Behind	
				Ahead On track Behind	
				Ahead On track Behind	
				Ahead On track Behind	
				Ahead On track Behind	
				Ahead On track Behind	
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Track it online

Debt Payoff Planner
debtoptimizerhub.com/payoff-planner/demo/
Record your check-ins online and see whether you're ahead or behind. Try the demo free.

Credit Card Interest Calculator
debtoptimizerhub.com/tools/credit-card-interest
See how much interest a card balance adds each month and over time.