My Debts

Everything you owe, in one place. Use your latest statements.

Creditor	Balance	APR	Min payment	Due day	Notes
TOTAL					

TOTAL DEBT	TOTAL MINIMUMS / MO	HIGHEST APR

Debt payoff coloring chart

Each circle is 1% of your total debt. Color one in for every 1% you pay off.

Total debt _____ **Each circle = $** _____

1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	**25%**	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40
41	42	43	44	45	46	47	48	49	**50%**
51	52	53	54	55	56	57	58	59	60
61	62	63	64	65	66	67	68	69	70
71	72	73	74	**75%**	76	77	78	79	80
81	82	83	84	85	86	87	88	89	90
91	92	93	94	95	96	97	98	99	**100%**

25% · 50% · 75% · 100% — celebrate each green circle (cheaply!).

Debt-free countdown

60 months. Cross one off every month you make all your payments. Write the date inside.

MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12 YEAR 1
MONTH 13	MONTH 14	MONTH 15	MONTH 16	MONTH 17	MONTH 18
MONTH 19	MONTH 20	MONTH 21	MONTH 22	MONTH 23	MONTH 24 YEAR 2
MONTH 25	MONTH 26	MONTH 27	MONTH 28	MONTH 29	MONTH 30
MONTH 31	MONTH 32	MONTH 33	MONTH 34	MONTH 35	MONTH 36 YEAR 3
MONTH 37	MONTH 38	MONTH 39	MONTH 40	MONTH 41	MONTH 42
MONTH 43	MONTH 44	MONTH 45	MONTH 46	MONTH 47	MONTH 48 YEAR 4
MONTH 49	MONTH 50	MONTH 51	MONTH 52	MONTH 53	MONTH 54
MONTH 55	MONTH 56	MONTH 57	MONTH 58	MONTH 59	MONTH 60 YEAR 5

Want the full planner?

This free sample has 3 pages. The full DebtLab Debt Payoff Planner (15 pages) adds:

- Snowball and avalanche order worksheets
- A monthly budget page to find your extra payment
- 6 debt trackers, monthly check-ins and milestones
- An interest cheat sheet with real payoff math
- Letter and A4 sizes

Free calculators and the full planner: debtlabai.com