

My debt payoff plan

List every debt, pick an order (smallest balance first, or highest interest first), and log each payment. Watching the balance drop is the point.

Debt	Balance	APR	Minimum	Order

Payment log

Month	Debt paid	Amount	New balance

Why paying a little more matters (\$5,000 at 22% APR):

\$150/mo

4 yrs 4 mos, \$2,798 interest

\$200/mo

2 yrs 10 mos, \$1,750 interest

\$300/mo

1 yr 9 mos, \$1,022 interest