



Debt Payoff Planner

Plan your snowball or avalanche payoff strategy — worksheet companion to our free online calculator.

Step 1: List Every Debt

List every debt from smallest balance (snowball method) or highest interest rate (avalanche method) to the largest/lowest. Pay minimums on everything else.

Debt Name	Balance	APR %	Min. Payment	Payoff Order	

Step 2: Choose Your Method

Avalanche: Pay off the highest interest rate first. Saves the most money overall.

Snowball: Pay off the smallest balance first. Builds motivation through quick wins.

Try our free Debt Payoff Calculator at reliefguardian.com/debt-payoff-calculator to model both methods with your real numbers.

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