YOUR FREEDOM NUMBER · FREE TEMPLATE

My Debt Payoff Plan

Snowball method: smallest debt first. Avalanche method: highest interest first (ch. 3).

1. List all debts (overdraft, credit cards, loans).
2. Pay the minimum on ALL debts.
3. Put every extra euro on the target debt (snowball: the smallest).
4. When it is gone, add its payment to the next debt – the snowball grows.

Rank	Creditor / debt	Balance (€)	Interest (%)	Minimum (€)	Paid off on

My extra amount per month: _____

Monthly log

Month	Target debt	Paid (€)	Total left (€)

Every debt you pay off is a victory – celebrate it!