COIN & COZY · FREE PRINTABLE

DEBT SNOWBALL WORKSHEET

Start month: _____

List every debt from the smallest balance to the largest, whatever the rate. Pay the minimum on all of them and put your extra amount on row 1. When row 1 is paid off, its whole payment rolls onto row 2.

STEP 1
List each debt with its balance, rate and minimum, smallest balance on row 1.

STEP 2
Snowball payment on row 1 = its minimum plus your extra amount.

STEP 3
Paid off? Add that payment to the next row's minimum, then tick Done.

Extra I can add each month: $ _____ **Total of all minimums: $** _____

#	DEBT	BALANCE	RATE	MINIMUM	SNOWBALL PAYMENT	PAID-OFF MONTH	DONE
1							☐
2							☐
3							☐
4							☐
5							☐
6							☐
7							☐
8							☐
9							☐
10							☐
11							☐
12							☐

The snowball pays more interest than the avalanche when the small debts have low rates, but the quick early wins help many people keep going. Check your real balances once a month.

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DEBT AVALANCHE WORKSHEET

Start month: _____

List every debt from the highest interest rate to the lowest, whatever the balance. Pay the minimum on all of them and put your extra amount on row 1. When row 1 is paid off, its whole payment rolls onto row 2.

STEP 1
List each debt with its balance, rate and minimum, highest rate on row 1.

STEP 2
Avalanche payment on row 1 = its minimum plus your extra amount.

STEP 3
Paid off? Add that payment to the next row's minimum, then tick Done.

Extra I can add each month: $ _____ **Total of all minimums: $** _____

#	DEBT	BALANCE	RATE	MINIMUM	AVALANCHE PAYMENT	PAID-OFF MONTH	DONE
1							☐
2							☐
3							☐
4							☐
5							☐
6							☐
7							☐
8							☐
9							☐
10							☐
11							☐
12							☐

The avalanche usually costs the least interest overall. The first payoff can take longer, so the tracker on page 3 helps you see the balances fall each month.

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DEBT PAYOFF TRACKER

Year: _____

Write each debt's name at the top of a column. Once a month, after your payments go through, write the new balance under each debt and the total on the right. Watching the total fall is the point.

Total debt at the start: $ _____ **Debt-free goal date:** _____

MONTH	DEBT 1	DEBT 2	DEBT 3	DEBT 4	DEBT 5	DEBT 6	TOTAL
name							

Use the balance on your statement or app, not your own math, so interest and fees are counted. A balance that goes up is a sign to check the rate or the minimum on that debt.

COIN & COZY · WANT THE REST OF THE BUDGET TOO?

BUDGET PLANNER 2027

These worksheets help you pick a payoff order and watch the balances fall. The full Budget Planner 2027 is a 38-page printable that puts that plan inside a whole year of budgeting, with the debt pages and the monthly budgets in one place.

DEBT PAGES INSIDE A FULL-YEAR BUDGET

A debt overview with plain explanations of the snowball and avalanche methods, plus a debt balance tracker to fill in month by month.

12 DATED MONTHLY BUDGETS, JANUARY TO DECEMBER 2027

Each month has saving and debt lines next to income, bills and everyday spending, so you can see where your extra payment comes from.

SINKING FUNDS AND NO-SPEND DAYS

A sinking funds plan and tracker for costs you know are coming, and a whole-year no-spend grid to help find money for extra payments.

ALSO INSIDE

- Guided January money reset
- 2027 payday calendar
- Biweekly paycheck budget
- Bills tracker with a 12-month paid grid
- Savings goal jars
- Two-page yearly review

See the planner at coinandcozy.com

Print on US Letter at home or at a print shop. A personal organizing tool, not financial advice.