KINGDOM FAMILY MINISTRY

Stronger Families. Stronger Communities.

Debt Payoff Tracker

Financial Goal Planner & Debt Freedom Toolkit

Why track every payment? Seeing your balance drop month by month is one of the most powerful motivators in debt payoff. Every payment is progress

Use one block per debt. Record every payment, check off each month, and celebrate when you reach PAID OFF!

Name: ____________ **Strategy:** ☐ Avalanche ☐ Snowball **Start Date:** ____________ **Goal Date:** ____

Monthly Payment Tracker — One Block Per Debt

Debt #1

Creditor: ____________ **Starting Balance: $** ____________ **Interest Rate: %** ____________ **Target Payoff Date:** ____________

Month	Balance ($)	Payment ($)	Extra ($)	Monthly Progress Checkboxes — check each month you make a payment
Mo 1				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 2				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 3				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 4				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

☐ **PAID OFF!** **Date:** ____________ **Total Interest Paid: $** ____________ **Total Saved vs. minimums only: $**

Debt #2

Creditor: ____________ **Starting Balance: $** ____________ **Interest Rate: %** ____________ **Target Payoff Date:** ____________

Month	Balance ($)	Payment ($)	Extra ($)	Monthly Progress Checkboxes — check each month you make a payment
Mo 1				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 2				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 3				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 4				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

☐ **PAID OFF!** **Date:** ____________ **Total Interest Paid: $** ____________ **Total Saved vs. minimums only: $**

Debt #3

Creditor: ____________ **Starting Balance: $** ____________ **Interest Rate: %** ____________ **Target Payoff Date:** ____________

Month	Balance ($)	Payment ($)	Extra ($)	Monthly Progress Checkboxes — check each month you make a payment
Mo 1				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 2				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 3				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 4				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

☐ **PAID OFF!** **Date:** ____________ **Total Interest Paid: $** ____________ **Total Saved vs. minimums only: $**

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Monthly Payment Tracker — Continued

Debt #4

Creditor: ____________ **Starting Balance: $** ____________ **Interest Rate: %** ____________ **Target Payoff Date:** ____________

Month	Balance ($)	Payment ($)	Extra ($)	Monthly Progress Checkboxes — check each month you make a payment
Mo 1				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 2				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 3				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 4				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

☐ **PAID OFF!** **Date:** ____________ **Total Interest Paid: $** ____________ **Total Saved vs. minimums only: $**

Debt #5

Creditor: ____________ **Starting Balance: $** ____________ **Interest Rate: %** ____________ **Target Payoff Date:** ____________

Month	Balance ($)	Payment ($)	Extra ($)	Monthly Progress Checkboxes — check each month you make a payment
Mo 1				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 2				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 3				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 4				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

☐ **PAID OFF!** **Date:** ____________ **Total Interest Paid: $** ____________ **Total Saved vs. minimums only: $**

Debt #6

Creditor: ____________ **Starting Balance: $** ____________ **Interest Rate: %** ____________ **Target Payoff Date:** ____________

Month	Balance ($)	Payment ($)	Extra ($)	Monthly Progress Checkboxes — check each month you make a payment
Mo 1				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 2				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 3				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
Mo 4				☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

☐ **PAID OFF!** **Date:** ____________ **Total Interest Paid: $** ____________ **Total Saved vs. minimums only: $**

Payoff Progress Dashboard

Debt #1	Debt #2	Debt #3	Debt #4	Debt #5	Debt #6
Starting $:	Starting $:	Starting $:	Starting $:	Starting $:	Starting $:
Remaining $:	Remaining $:	Remaining $:	Remaining $:	Remaining $:	Remaining $:
☐ Paid off	☐ Paid off	☐ Paid off	☐ Paid off	☐ Paid off	☐ Paid off

Total Starting Debt: $ ____________ **Total Remaining: $** ____________ **Total Paid Off: $** ____________

"The borrower is slave to the lender." Every debt you pay off is a step toward freedom.

— Proverbs 22:7 | Stay consistent. Every payment moves you closer to the finish line.

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