Oak & Cents

Debt List

Every debt in one place.

Date _____

Total debt $ _____

All my debts

Use your latest statements. Update the balances once a month.

#	Debt name card, loan, lender	Balance owed today	APR rate	Minimum payment	Extra payment on top of the minimum
1		$	%	$	$
2		$	%	$	$
3		$	%	$	$
4		$	%	$	$
5		$	%	$	$
6		$	%	$	$
7		$	%	$	$
8		$	%	$	$
9		$	%	$	$
10		$	%	$	$
11		$	%	$	$
12		$	%	$	$
	Totals	$		$	$

My monthly debt payment

All minimums plus your extra amount.

Minimums $ _____ + Extra $ _____ = Total each month $ _____

Where the extra goes

Pay every minimum. Put the whole extra amount on one debt at a time.

Snowball: smallest balance first. **Avalanche:** highest APR first. When a debt is paid off, move its payment to the next one.