Debt snowball planning sheet

Arrange debts from smallest balance to largest for a simple repayment plan.

Three steps

1. List balances and minimums
2. Order by balance
3. Allocate extra only after essentials

A worked example

Debt	Card A
Balance	350
Minimum	30
Extra payment	40
Priority	First

Pay required minimums and direct planned extra to the chosen debt.

Compare costs and seek debt advice if struggling.

Debt snowball planning sheet

Use one row per item or decision. Start with what you know.

Debt	Balance	Minimum	Extra payment	Priority

My next action / when