

Credit Card Debt Payoff Checklist

12 actions to take in the next 30 days

Week 1: Survey the damage

- Pull every credit card statement (most recent cycle)
- Write down: card name, balance, APR, minimum payment
- Calculate total balance + total minimum payment
- Note your monthly take-home income and fixed bills

Week 2: Pick your strategy

- Compare snowball (smallest balance) vs avalanche (highest APR)
- Shop balance-transfer offers if your credit is 660+
- Decide your monthly extra-to-debt target
- Set a debt-free target date

Week 3: Automate it

- Set up autopay for minimums on every card
- Schedule the extra payment for the day after payday
- Cancel any subscriptions you have not used in 60 days
- Lower one fixed bill (utilities, phone, insurance) by \$15+/mo

Educational tracker, not financial advice. Generated by ccpayoffcalc.com — free credit card payoff calculator + behavioral coaching.