Debt Avalanche Tracker

Sort cards by APR (highest first). Pay every extra dollar to the top card.

Your cards

Rank (by APR)	Card Name	APR (%)	Balance	Min Payment	Extra

Monthly tracker

Month	Top-APR Paid	Other Mins Paid	Total Paid	Top-APR Balance	Total Balance

Why this works: interest = balance × APR / 12. The highest APR bleeds money fastest. Mathematically optimal — every dollar of extra payment buys more progress on the top card than anywhere else.

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