Debt Snowball Tracker

Sort cards by BALANCE (smallest first). Roll up minimums after each kill.

Your cards

Rank (by Balance)	Card Name	Balance	Min Payment	Snowball Addition

Monthly tracker

Month	Target Card Paid	Other Mins	Total Paid	Target Balance	Cards Remaining

Why this works: small wins boost motivation. Northwestern Kellogg 2012 study found snowball had higher completion rate than avalanche, even though it costs slightly more interest.

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