Debt Payoff Tracker — Plan Your Way Out of Debt

Debt can feel overwhelming when you don't have visibility of it. A debt payoff tracker gives you back control — you can see exactly what you owe, the interest you're paying, and how fast you're reducing the total.

Debt payoff strategies

Avalanche method: pay minimums on all debts, then put extra money towards the highest-interest debt first. This minimises total interest paid.

Snowball method: pay minimums on all debts, then put extra money towards the smallest balance first. This gives early wins and psychological momentum.

If debt is causing significant stress, free, confidential help is available from StepChange (0800 138 1111) or National Debtline (0808 808 4000).