DebtGoal.com Debt Tracking Worksheet

Month: _____

Instructions: This worksheet will help you execute and track a Debt Stacking debt reduction plan. It will help you create a payment schedule for your Minimum Payment accounts and your Target account (your highest-interest account). You will make minimum payments on all accounts but your Target account. To calculate your Target account payment, take your Monthly commitment, subtract all payments for the minimum payment acounts, and add new credit card purchases for the prior month. This technique will hold your monthly payments constant over time and will adjust for any spending to keep your progress on track.

If you would like an automated tool to help you manage your debt repayment plan, see www.DebtGoal.com

Target Account	Balance	APR	Intro Rate Expiration	Payment Date	Minimum Payment	Amount Paid	New Charges
Minimum Payment Accounts	**Balance**	**APR**	**Intro Rate Expiration**	**Payment Date**	**Minimum Payment**	**Amount Paid**	**New Charges**
Total							

Calcluate your Target Account Payment			
Total Monthly Commitment			
Sum of minimum payments for all accounts other than your target account	-		
Credit card charges from previous month	+		
Target Account Payment	=		

Success Tracking		
Prior month total debt balances:		
Current month total debt balances:		
Change in debt total:		