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DEBT LIST AND PAYOFF ORDER

NAME(S)	DATE	MONTHLY AMOUNT AVAILABLE FOR DEBT	METHOD CHOSEN

Debt (lender, type)	Balance	APR %	Minimum	Due day	Interest / month	Months at minimum	Snowball #	Avalanche #
Totals								

Extra toward first target (budget - minimums)

"Months at minimum" is a rough estimate of how long each debt takes to clear if you only ever pay the minimum and the minimum stays fixed; it shows which debts are barely moving. Snowball: number debts 1, 2, 3 from smallest balance to largest. Avalanche: number from highest APR to lowest. Pay minimums on everything, and the extra on #1; when #1 is gone, its minimum plus the extra rolls to #2.

PLAN NOTES (BALANCE TRANSFER, CONSOLIDATION, WINDFALLS TO APPLY)