# Debt Snowball Tracker

*Use the snowball method to pay off debts faster and stay motivated.* This document helps you organize and track your debt repayment journey using the snowball strategy — starting with the smallest balance first and building momentum as you go.

## Personal Details

**Name:** {name}

**Date:** {date}

## Debt Overview

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Creditor** | **Balance** | **Minimum Payment** | **Interest Rate** | **Status** |
| {#debts}{creditor} | {balance} | {minimumPayment} | {interestRate} | {status}{/debts} |

## Monthly Snowball Plan

Below is your monthly repayment plan, using the debt snowball method:

{#monthlyPlan}

* **Month {monthNumber}:** Pay **{amountToPay}** towards *{targetDebt}*. Remaining snowball amount: {remainingSnowball}.

{/monthlyPlan}

## Victory Log

Celebrate your small wins! Mark each debt paid off:

{#victories}

* **{debtName}** paid off on {payoffDate}

{/victories}

## Motivational Notes

*Keep going! Here are your own motivational reminders:*

{#notes}

* {noteText}

{/notes}

## Summary and Completion Status

**Total Debts:** {totalDebts}

**Debts Paid Off:** {paidOffCount}

**Remaining Balance:** {remainingBalance}

**Estimated Payoff Date:** {estimatedPayoffDate}

{#isComplete}

**🎉 Congratulations {name}!** You have successfully paid off all your debts using the snowball method. Keep up the great financial habits!

{/isComplete}

{^isComplete}

**You're doing great, {name}!** Stay committed and focused. You're one step closer to being debt-free!

{/isComplete}