

The Debt Payoff Calculator & Tracker

Quick-Start Guide · Enter your debts and an optional extra monthly amount. The spreadsheet calculates a month-by-month payment schedule and total interest from your numbers.

Disclaimer. This is a planning and tracking spreadsheet, not financial advice. Results are estimates based on the numbers you enter. For decisions about your debt, talk to a qualified professional.

What's in your download

- Debt-Payoff-Planner.xlsx: the blank workbook, ready for your details
- Debt-Payoff-Planner (Example).xlsx: the same workbook filled with made-up data, so you can see how it works
- Quick-Start-Guide.pdf: this guide

Opening the file

The workbook is a standard .xlsx file. It opens in any modern spreadsheet app on a computer, and in free web-based spreadsheet apps (upload the file, then open it). Keep a copy of the original download as a backup.

Set up in five minutes

1. Choose an order for extra payments and type an optional extra monthly amount above, plus the month of the first payment.
2. On Debts, list each debt with its balance, APR (type 24.99 for 24.99%) and minimum payment.
3. Choose 'Custom' to use your own order, then number the Priority column (1 is applied first).
4. Order shows which debt the extra amount is applied to first, second and so on.
5. Dashboard shows the calculated figures. Plan lists every month.
6. Balances and rates are inputs: update them from your statements and the results recalculate.

Tab by tab

Dashboard. Estimated final payment month, months and interest, the difference from minimums only, and a balance chart.

Debts. Your debts with balance, interest rate and minimum payment, plus payoff order, payoff month and interest cost in the calculated schedule.

Order. Your debts in the order the extra money is applied, according to the order selected on Start Here.

Plan. Month-by-month totals for the calculated schedule, next to the balance if you paid minimums only.

Engine. Helper tab. Month 0 is today's balances. Debts appear in payoff order.

Baseline. Helper tab. What happens if you only ever pay each debt's minimum.

Tips

- The calculation only includes debts you list, so enter every debt you want included.
- It assumes at least the minimum is paid on every debt every month and that no new charges are added.
- Balances and rates are inputs. Update them from your statements and every result recalculates.
- Treat results as estimates. Your lender's statements are the source of truth.

This is a planning and tracking spreadsheet, not financial advice. Results are estimates based on the numbers you enter. For decisions about your debt, talk to a qualified professional. The Example workbook uses fictional numbers for illustration only.

Need help?

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