WealthPulse — Debt Payoff Tracker

■ **Viewing on mobile?** This PDF shows you the full spreadsheet layout. To use it interactively, open the .xlsx file in **Microsoft Excel** on a computer or upload it to **Google Sheets** (free at sheets.google.com). All formulas, calculations, and charts work in both.

What This Spreadsheet Does

Enter each debt once. The tracker automatically calculates your exact payoff date, total interest you'll pay, and how much extra payments save you. Switch between Avalanche (highest interest first — saves most money) and Snowball (smallest balance first — most motivating) with a single cell change.

Blue cells = your inputs (type here) **Green cells** = auto-calculated (don't edit)

STRATEGY SETTINGS

Setting	Value	Options
Payoff Strategy	**Avalanche**	Avalanche or Snowball
Extra Monthly Payment	**$200.00**	Any amount — even $50 helps

YOUR DEBTS — Main Input Table

Debt Name	Balance	Interest Rate	Min. Payment	Months Left	Total Interest	Payoff Date
Credit Card 1	$4,500	22.99%	$90	62	$1,080	Mar 2030
Credit Card 2	$2,200	18.99%	$45	72	$780	Jan 2031
Car Loan	$12,000	6.90%	$280	48	$560	May 2029
Student Loan	$18,000	4.50%	$200	96	$1,200	Nov 2032
Medical Bill	$1,800	0.00%	$50	36	$0	Apr 2028

SUMMARY — Auto-Calculated

Total Debt Balance	**$38,500**	
Total Min. Payments / Month	**$665**	
Total Interest (no extra payment)	**$3,620**	This is what you owe in interest
Interest Saved with Extra Payment	**$540**	Your $200/mo extra saves this much

- Avalanche method: put extra money toward highest interest rate first. Saves the most money overall.
- Snowball method: attack smallest balance first for quick wins. More motivating for many people.
- The "debt roll-up": when one debt is paid off, add that payment to the next debt — keeps momentum.

• Even $50/month extra can eliminate thousands of dollars in interest over time.