

DIVERGENT MONEY

DEBT TRACKER

Take Control of Your Financial Future

PERSONAL INFORMATION

Name: _____

Date: _____

Review Period: _____

DEBT PAYOFF GOAL

Target Date: _____

Monthly Budget: _____

Extra Payment: _____

DEBT INVENTORY

CREDITOR	ACCOUNT #	BALANCE	APR %	MIN. PAYMENT	DUE DATE	PAYMENT MADE	NEW BALANCE	PRIORITY	NOTES

TOTAL DEBT

\$ _____

MONTHLY MINIMUMS

\$ _____

TOTAL PAID THIS MONTH

\$ _____

DEBT ELIMINATED

\$ _____

DEBT PAYOFF STRATEGY

- Debt Snowball (Smallest Balance First)
- Debt Avalanche (Highest Interest First)
- Hybrid Approach
- Balance Transfer Strategy

THIS MONTH'S WINS

- Made all minimum payments on time
- Made extra payment toward priority debt
- Avoided taking on new debt
- Negotiated better terms/rates

NOTES & NEXT STEPS

Use this space to track payment confirmations, plan next month's strategy, note any issues, or celebrate progress...