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the debt snowball calculator is a simple spreadsheet available for microsoft excel and google sheets that helps you come up with a plan it uses the debt roll up approach also known as the debt snowball to create a payment schedule that shows how you can most effectively pay off your debts

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below are 10 debt snowball worksheets that you can download for free to use to track your debt payoff process if you prefer to use a spreadsheet to track your debt payoff progress you can grab my debt payoff toolkit here

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the snowball method is a popular strategy and downloading one of these debt snowball spreadsheets can help you reduce your debt one option on this list even walks you through how to choose a debt payoff method by comparing the snowball method to the avalanche method and other strategies

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just use a debt payoff spreadsheet or a debt snowball worksheet list down all your debts and arrange them from the biggest to the smallest then start your debt snowball by repaying your smallest balance aggressively

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snowball worksheet debt list all your debts below starting from the smallest to the largest balance pay the minimum payment for all your debts except for the smallest one put any extra dollar amount into your smallest debt until it is paid off do the same for the second smallest debt untill that one is paid off as well

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