



DIGITAL FINANCE PLANNER
UNDATED · ANY YEAR

My Debt Payoff Plan

Snowball or avalanche: your route to debt freedom

16

linked pages

8

debt trackers

2

methods compared

✓ Hyperlinked on every page

✓ Any currency

✓ GoodNotes · Notability · Xodo

E

Created by Evelyn

15 years of banking experience



Debt inventory

DEBT	BALANCE	RATE
Card A	1,200	38%
Card B	450	29%
Car loan	6,500	14%



My debts

Card B

paid off!



Card A

55%



50% +

35%

0%



Snowball

1

Card B

450

2

Card A

1,200

3

Personal loan

3,100



My debt load

DEBT LOAD

24%

payments ÷ take-home pay



50% +

35%

0%



Start

Debt

My goals

Inventory

Strategy

Trackers

Paymentlog

Notes



BEFORE YOU BEGIN

How to use your planner



Open it in your notes app

Import the PDF into GoodNotes, Notability, Noteshell or Xodo (Android tablets work too). Write with a stylus or keyboard.

Do it now → Duplicate the PDF before writing: you'll keep a clean copy for next year.



Navigate with the tabs

In read-only mode, tap the tabs on the right to jump to each section. The "Start" tab takes you back to the index.

Do it now → In GoodNotes, switch to read-only mode (pen icon) so the tabs respond to a tap.



Pick your currency once

Write your currency in "My starting point". Every page works with dollars, euros, pesos or any currency.

Do it now → Amounts carry no symbol: it works for \$1,500 or 850,000 pesos alike.



Undated: start today

Start whenever you like. Write the start date on each page and reuse your clean copy whenever you need it.

Do it now → Fill in "My starting point" today: it's your baseline.



The ritual that works

Once a month, on payday: make your extra payment and update your trackers (15 min). Consistency beats perfection.

Do it now → Set a monthly calendar reminder on payday: "extra payment + trackers".



No guilt

A bad month doesn't erase your progress. Note what happened, adjust and keep going. This planner is about understanding your money, not judging yourself.

Do it now → Look at Diego's example first: you'll see how the inventory gets filled in.



A banker's tip: write down real amounts, not ideal ones. The budget that works is the one that reflects your actual life, adjusted month after month until it fits.



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MY DEBT PAYOFF PLAN

Contents



Starting point

Your snapshot and 3 key ratios



My goals

Short, medium and long term



Debt inventory

Every debt in one view



Payoff strategy

Snowball or avalanche, with an example



Debt trackers

One tracker per debt, up to 8



Payment log

Every payment, extra and new balance



Notes

Ideas, maths and reminders



Your recommended path

1

Starting point

Where you are today

2

Inventory

Every debt in one place

3

Strategy

Snowball or avalanche

4

Tracking

Color in every 2% wiped out

5

Log

Record every payment



Start

Debt

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