

Debt Payoff Tracker

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<https://docs.google.com/spreadsheets/d/LINK-PENDING-import-to-Google-Sheets-first/copy>

Open in Microsoft Excel

Download the .xlsx file from your Etsy Purchases page and open it in Excel 365 or Excel 2021 (Windows or Mac). If Excel shows a yellow "Protected View" bar, click Enable Editing. There are no macros — everything is formulas.

Five-minute setup

1. Go to the Setup tab. Type your name, currency symbol, pick Snowball or Avalanche, and enter how much extra you can put toward debt each month.
2. Debts tab: list every debt — name, type, balance, APR and minimum payment. Priority ranks itself from the strategy you chose.
3. Payoff Schedule tab: read the full 36-month table — total balance and interest, month by month, with your debt-free month highlighted.
4. Dashboard: always shows your total debt, your debt-free date, months to freedom, total interest, and your payoff order.

Good to know

- Gold cells are for you; white cells are calculated — please do not overwrite them.
- Do not delete tabs or header rows. The hidden "Data" tab powers the dashboard.
- Set up on a computer; the Sheets/Excel phone apps are fine for viewing and small edits afterwards.
- Sample data is there so you can see how it works — overwrite it with yours.

Need help?

Message me through Etsy (shop: AnchitLabs) — I reply within a day. If something looks wrong, send a screenshot and I will fix it.

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