

5-Step Credit Card Payoff Checklist

A one-page reset for listing balances, choosing a method, and picking your next card to target.

1. List every card

Card name, balance, APR, minimum payment, due date, and credit limit.

2. Pick one payoff method

Snowball: smallest balance first. Avalanche: highest APR first. Choose one order and stick with it.

3. Choose this month extra payment

Protect required bills, food, transport, and a small buffer before choosing the extra amount.

4. Send extra money to one target card

Keep paying minimums on every other card so the plan stays simple and trackable.

5. Review once per month

Update balances, confirm the target card, and keep the payoff plan visible.

Want the full system?

OFF THE CARD includes the guide, printable worksheets, 90-day action plan, and spreadsheet payoff tracker.