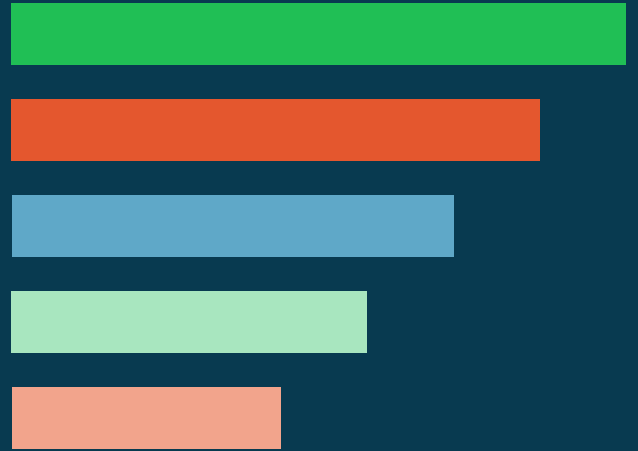




Debt Payoff Workbook

Your plan, on paper

General educational information, not financial or legal advice.
For help with your situation, consider a nonprofit credit counselor.
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Downloaded from <http://ajph.org/> on November 10, 2015

Every debt on one page. Your free credit reports at AnnualCreditReport.com help you find them all.

Who I owe	Balance	APR	Minimum	Due date	Promo ends
Total debt					
Total minimum payments					

Your payoff plan

Snowball: smallest balance first. Avalanche: highest rate first. Pick one.

Order	Debt	Balance	APR	Minimum	Target month
1					
2					
3					
4					
5					
6					
7					
8					
My method					
Extra payment each month					
Total paid each month					
My debt-free date					

Extra money finder

Every dollar here goes straight to the target debt.

Idea	Monthly	One-off	Done
Cancel unused subscriptions			☐
Lower phone or internet plan			☐
Shop car and home or renters insurance			☐
Meal plan, fewer takeout nights			☐
Sell things I don't use			☐
Tax refund or bonus			☐
Raise: send the difference			☐
Temporary side income			☐
Other			☐
Other			☐

Creditor call log

Date	Creditor	Who I spoke to	What I asked	Result

Progress tracker

Write each balance at the end of the month. Watch them fall.

Month	Debt 1	Debt 2	Debt 3	Debt 4	Debt 5	Total
Names						
Start						
Month 1						
Month 2						
Month 3						
Month 4						
Month 5						
Month 6						
Month 7						
Month 8						
Month 9						
Month 10						
Month 11						
Month 12						

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