

FIRST 90 DAYS DEBT-FREE CHECKLIST

Keep the win and make sure
debt doesn't come back



MONTH 1 **Lock in the win**

- ☐ Confirm each account shows a \$0 balance
- ☐ Keep the paid-in-full letters in a folder
- ☐ Remove saved cards from shopping sites
- ☐ Redirect the old payment amount on payday

MONTH 2 **Build the cushion**

- ☐ Send the old payment to your emergency fund
- ☐ Set up sinking funds for car repairs and gifts
- ☐ Rewrite your budget without debt lines

MONTH 3 **Plan ahead**

- ☐ Check your credit reports for errors
- ☐ Raise your retirement contributions
- ☐ Pick one big goal to save toward
- ☐ Decide which cards to keep open

EVERY MONTH AFTER

- ☐ Give every dollar a job before the month starts
- ☐ Pay any card you use in full
- ☐ Review your spending once a week

PAYOFF TOOK EFFORT. NINETY DAYS OF NEW HABITS KEEPS IT THAT WAY.