# DEBT LIST WORKSHEET

List every debt you owe. Then number them in avalanche order (highest APR first) and snowball order (smallest balance first).

BUDGET AND FINANCES

Date: _____ Monthly take-home pay: _____ Extra I can put toward debt each month: _____

| Who I owe | Type | Balance | APR | Minimum | Due day | Avalanche # | Snowball # |
|---|---|---|---|---|---|---|---|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| **Totals** | | | | | | | |

## HOW TO USE IT

1. Pull your free credit reports at AnnualCreditReport.com so you do not miss an account.
2. Fill in every debt from your statements: card, loan, medical bill, collection.
3. Pay the minimum on every debt, every month.
4. Put the extra on debt #1 in the order you choose. When it is paid off, add its payment to debt #2, and so on.

## IF THE NUMBERS DO NOT WORK

- Call your creditors early, before a debt goes to a collector, and ask about a lower payment or rate. Get any deal in writing.
- A nonprofit credit counselor can review your budget. Find one through the NFCC, the FCAA, or the U.S. Trustee Program list.
- Never pay a debt relief company a fee before it settles a debt.

## PAYOFF TRACKER

| Month | Debt #1 balance | Debt #2 balance | Debt #3 balance | Debt #4 balance | Total owed |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |