

Managing your debt activity sheet

Take control of your money. The first step to eliminating debt is knowing what you owe. Use this activity sheet to help you get there.

List out the details of all your debts and payments. You can then see how much extra monthly income you have to pay them off.

Be sure to include all debt types, including credit accounts, home loans, personal loans, car loans, and others. **Save a copy of this to your device so you can refer to it and update it regularly.**

DATE COMPLETED

Debt Type (e.g. credit card, mortgage, educational loan, etc.)	Remaining Balance (Local Currency)	Annual Interest Rate (Percentage)	Months Remaining (if applicable)	Minimum Monthly Payments (Local Currency)
Example: ABC Credit Card	2,500.00	28.99%	N/A - revolving credit	50.00
DEBT TOTALS				

Once you have clarity on your total debts, look to pay down your highest interest ones first and to avoid going into further debt. Refer to the "Five steps to manage finances and debt" article for more information.

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