Who Do I Owe Money?

Put the balances on paper. They are easier to face when they stop being a mystery.

As of: _____ Name / household: _____

Use current statements and monthly payment amounts. List each debt separately. For multiple rates on one account, use separate rows or note each rate.

Types might include: credit card, mortgage, auto, student, medical, personal loan, or buy now / pay later.

For mortgages, only include the principal and interest payment, not the escrow portion (taxes and insurance). Those expenses continue after the mortgage is paid off.

Debt name	Type	Balance $	Interest rate / APR %	Minimum payment $	What I pay monthly $

TOTAL BALANCES $ _____

TOTAL MINIMUM MONTHLY PAYMENTS $ _____

TOTAL I PAY EACH MONTH $ _____

Use the spending worksheet to record each payment once. Card payments for new purchases already listed as expenses should not be counted again.

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TAKE A CLOSER LOOK

Are you surprised at the amount?

Where did the debt originate? Was there an emergency or is it overspending?

Which debt do you want to tackle first?

Were you aware of your interest rates?

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