


Managing Your Debt Activity Sheet

The first step to ditching debt? Knowing what you owe. List out the details of all your debts and payments. Then, we'll see how much extra monthly income you have to pay them off.

DEBTS  **Tip:** Be sure to include all Debt Types, including credit cards, mortgages, student loans, auto loans, and others.

Debt Type	Balance	Interest Rate/ APR	Months Remaining	Minimum Monthly Payments
	\$	%		\$
	\$	%		\$
	\$	%		\$
	\$	%		\$
	\$	%		\$
	\$	%		\$
DEBT TOTALS	\$			\$

MONTHLY PAYOFF POTENTIAL (extra monthly income you could apply toward your debts)

$$\begin{array}{r}
 \$ \\
 \hline
 \text{TOTAL MONTHLY INCOME} \\
 \text{(TAKE-HOME-PAY)}
 \end{array}
 -
 \begin{array}{r}
 \$ \\
 \hline
 \text{TOTAL MONTHLY EXPENSES}
 \end{array}
 =
 \begin{array}{r}
 \$ \\
 \hline
 \text{TOTAL MONTHLY SURPLUS} \\
 \text{INCOME}
 \end{array}$$