
CONSUMER DEBT PLAN

Take control, reduce stress, build freedom

Instructions for the table on the next page

1. Reflect honestly, no pressure, no judgment, no shame.
2. Don't let this process scare you.
3. Don't let the amounts or the total scare you.
4. Fill in the details to the best of your ability.
5. Collect your bank statements from all the accounts that you used in the last **3 months**.
6. Total all your expenses per the categories in the table below.
7. Feel free to add or change a category, but no more than 5-6 altogether.
8. Take the total per category and divide by 3 to get the average per month.
9. Enter the average amount.

Debt Snapshot Table

| Debt Type | Balance | Interest Rate | Minimum Payment | Stress Level (Low / Med / High) |
|------------------|----------------|----------------------|------------------------|--|
| Car Loan | | | | |
| Student Loan | | | | |
| Credit Cards | | | | |
| Subscriptions | | | | |
| Other | | | | |

Total:

Reflection

Which debt category causes me the most stress?

How does it affect my daily life?

What emotions come up when I think about my debts?

Debt Reduction Strategy

Which debt will I focus on first?

Action steps to reduce this debt:

Target payoff date:

Commitment Page

I am committed to reducing and eliminating my consumer debt and reclaiming financial freedom.

(Write this or your own commitment below)

Signature: _____

Date: _____