

KNOW WHAT YOU OWE

	Debt*	Lender/Issuer	Interest Rate	Monthly Payment	Balance
1.	_____	_____	_____	\$ _____	\$ _____
2.	_____	_____	_____	\$ _____	\$ _____
3.	_____	_____	_____	\$ _____	\$ _____
4.	_____	_____	_____	\$ _____	\$ _____
5.	_____	_____	_____	\$ _____	\$ _____
6.	_____	_____	_____	\$ _____	\$ _____
7.	_____	_____	_____	\$ _____	\$ _____
8.	_____	_____	_____	\$ _____	\$ _____
9.	_____	_____	_____	\$ _____	\$ _____
10.	_____	_____	_____	\$ _____	\$ _____
11.	_____	_____	_____	\$ _____	\$ _____
12.	_____	_____	_____	\$ _____	\$ _____
13.	_____	_____	_____	\$ _____	\$ _____

* Debt may include credit/retail/gas cards, personal/student/home equity loans, medical debt, and other payment agreements.

STRATEGIES TO HELP

The Power Pay Principal

1. List debts from highest rate to lowest rate
2. Focus on the top (highest rate)
3. Pay the minimum on everything else
4. Move down the list until debts are paid

Start Small

1. List debts from lowest to highest balance
2. Focus on the smaller balance items
3. Pay the minimum on everything else
4. Move down the list until debts are paid