



## My Debt Worksheet

Eliminating debt gives you freedom and helps reduce stress. Monitoring its progress lets you know if it's going up or down. Using the simple money in and money out balance in your spending plan, along with ample debt repayment, you can be confident it's going down and staying down. My Debt Worksheet proves it to you.

*Complete My Debt Worksheet and the following each month:*

- ❖ Analyze My Debt Worksheet and rate yourself on a scale from 1 to 5, with 5 being the greatest.

My debt is decreasing.

I feel optimistic about my future.

- ❖ **My next step** for decreasing my debt is: \_\_\_\_\_

---

---

---

---

*Repeat each month.*





