Debt Free Form

Here is your form to track your payments for your debts, credit cards, student loans, car loans, personal debts, and any other amounts that you owe to someone else (everything but the mortgage). List your debts from smallest to largest, your minimum monthly payment and the total amount you owe on each one.

Each month you will pay the minimum amount due on every bill, accept for the one at the top. Your top bill (the smallest one) will be the big target that you will pay each month as much as you can afford. So, that means you pay the minimum due + whatever amount you have left over from your budget after the essentials. And you pay this amount each month until it is paid off. Next, you take the amount you had paid on the first bill and add that to your minimum payment for the next debt in line.

Each time you pay off a bill in full, you cross it off your list and add that payment to the next one until you have paid off everything. Oh yeah, and don't charge anything new while you are in this process. Get rid of your credit cards and use cash, checks, or debit card for your expenses each month and follow your budget. Trust me, once you start this process and can cross off some of these line items, you will be hooked! It feels really good to pay off debt and when you are completely debt free, you will fell lighter and a lot more empowered with your money.

Debts (list smallest to largest)	**Min. Mo. Payment**	**Add-on Payment**	**Total Amt. Due**
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____
_____	$_____	$_____	$_____

Cont.

Debts (list smallest to largest)	Min. Mo. Payment	Add-on Payment	Total Amt. Due
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$