Debt free challenge

Thirty days to get organized and make the first extra payments.



Start date _____ **Debt number one** _____

1 ☐ List every debt	**2** ☐ Write each balance and rate	**3** ☐ Set minimums to autopay	**4** ☐ Pick snowball or avalanche	**5** ☐ Choose debt number one
6 ☐ Remove cards from shopping apps	**7** ☐ No-spend day	**8** ☐ Call one card about the rate	**9** ☐ Cancel one subscription	**10** ☐ Sell one thing
11 ☐ Send $10 extra	**12** ☐ Cook all meals at home today	**13** ☐ Read last month of card charges	**14** ☐ No-spend day	**15** ☐ Make a first extra payment
16 ☐ Ask about extra hours	**17** ☐ Use cash only today	**18** ☐ Skip one planned purchase	**19** ☐ Check for bank fees	**20** ☐ Plan low-cost dinners
21 ☐ No-spend day	**22** ☐ Sell another thing	**23** ☐ Send what you saved	**24** ☐ Check your credit report	**25** ☐ Tell someone your goal
26 ☐ Lower one bill	**27** ☐ Round your payment up	**28** ☐ No-spend day	**29** ☐ Update every balance	**30** ☐ Pick the next 30 days

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Extra payments tracker

40 extra payments. Start small and color one every time.

$1,000
in extra payments

Debt _____ Start balance $ _____

$20	$10	$50	$50	$10
$20	$10	$50	$10	$20
$10	$50	$20	$10	$50
$20	$10	$20	$10	$50
$20	$50	$10	$10	$20
$50	$10	$10	$50	$20
$10	$50	$10	$20	$50
$20	$10	$20	$50	$10

○ **$250** 25% ○ **$500** 50% ○ **$750** 75% ○ **$1,000** Done!

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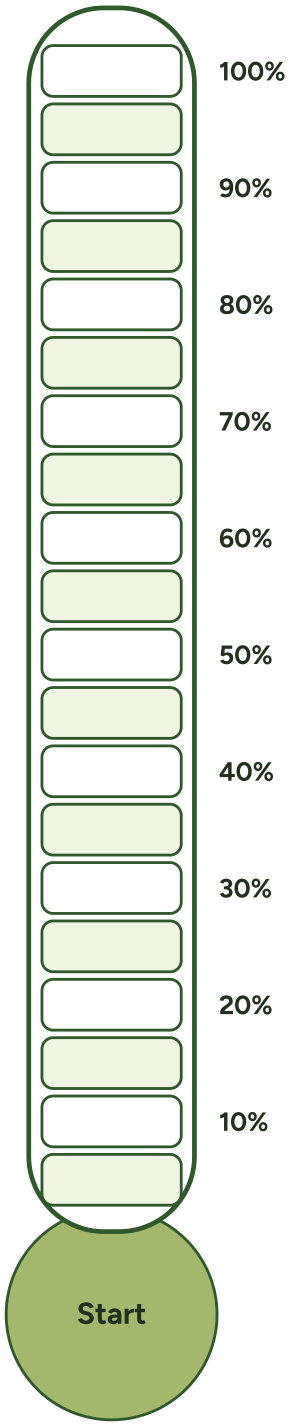
Debt payoff tracker

One page per debt. Color a block for every 5% you pay off.

Debt _____ Start balance $ _____ Rate % _____



Minimum payment	_____
Extra I can add	_____
Each 5% block =	_____
Target payoff date	_____

Date	Paid	Interest	Balance
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$
	$	$	$

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