

Debt worksheet

What to do:

To make a debt reduction and elimination plan, use the debt worksheet with the person you serve. The debt worksheet can also help someone get on track with paying their debts on time. The goal with the debt worksheet is to get all of the information about debts someone owes in one place.

Start by helping someone brainstorm all of the debts they owe. You can also recommend reviewing their credit report to identify debt that is current, in collections, or resulting from judgments.

What to say:

“Making a plan to pay debt regularly, reduce debt, or get rid of debt starts with getting a clear picture of what you owe and who you owe money to. The debt worksheet is designed to help you get all of this information in one place.

Be sure to include debts owed to friends and family, credit card companies, banks, and other businesses. Include amounts you owe for court-ordered child support payments. Also include amounts you owe to local, state, or federal government for things like property taxes, student loans, and back income taxes. For each debt, you will need to know:

- The person, business, or organization you owe money to
- The amount you owe them
- The amount of your monthly payment, which includes the principal, interest payments and any fees you may owe
- The interest rate you are paying and other important terms.














To complete this worksheet, you may need to get all of your bills together in one place.”

To access a dynamic and fillable version of this tool, visit: www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/



Use this **debt worksheet** to see all your bills and plan what you owe

- 1 List all the debts you have.
- 2 Fill out the table to see your total monthly debt payment.
- 3 Circle any debts in collections.

Debt type	Monthly payment amount	Monthly due date	Interest rate (%)	Amount outstanding	Payoff date or goal	Notes (including any fees)
 Assistive Technology loan						
 Auto Loan						
 Back Child Support						
 Credit Card Debt						
 Friends & Family						
 Medical Debt						
 Past-Due Fees & Fines						
 Mortgage or Past-Due Rent						
 Payday loans						
 Student loans						
 Other						
 Other						
 Other						



Total Monthly Payment Amount:

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