PERSONAL & FINANCIAL

DEBT FREE JOURNEY

DEBT FREEDOM BATTLE PLAN

THE PROBLEM

Debt has become emotionally heavy, and you do not know which balance, method, or first move deserves your attention.

1 LIST EVERY DEBT

Put the numbers in one place. Clarity comes before strategy.

NAME	BALANCE	RATE	MIN

THE PAPER IS LIGHTER THAN THE UNKNOWN.

2 CHOOSE THE METHOD

Pick the method you can follow long enough to win.

- ☐ SNOWBALL

  Smallest balance first for visible momentum.

- ☐ AVALANCHE

  Highest interest rate first to reduce interest cost.

MY METHOD: ____________

3 STOP NEW DEBT

Protect the plan with a small buffer and a different response to triggers.

BUFFER TARGET: $ ____________

MY TRIGGER HABIT: ____________

REPLACEMENT PLAN: ____________

☐ I know when to ask for help.

FIRST TARGET - FIRST PAYMENT

Do not solve every debt today. Choose the first one and move.

DEBT NAME: ____________ BALANCE: $ ____________ EXTRA: $ ____________ PAY DATE: ____________

THE FIRST PAYMENT ACTION I WILL TAKE: ____________

WHO CAN HELP?

Credit union, nonprofit financial counselor, payroll or benefits resource, or accountant.

BRING THIS TOOL TO THE CONVERSATION.

ONE TARGET. ONE PAYMENT. ONE STEP LIGHTER.

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