# Your Debt Free Plan 

## A customized step-by-step guide to get out of debt.

## Steps to Debt Free

Below are the steps in your debt-free plan, which you've already started with Bill Doctor.


## Your Financial Situation Worksheet

List each of your current debts.

| LENDER NAME |  |
| :---: | :---: |
| Remaining Balance |  |
| Min. Monthly Payment |  |
| LENDER NAME |  |
| Remaining Balance |  |
| Min. Monthly Payment |  |
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## Monthly Payment Schedule

Begin by listing all your debts from the previous page, arranging them in descending order based on their remaining balances, from the smallest to the largest. Be sure to incorporate any additional amount you intend to pay over the minimum payments when calculating your total monthly payment. This total should include both the minimum payments and any extra funds you've allocated towards debt repayment.

Once you've completely paid off the smallest debt, use the snowball method to roll that entire payment amount into the next smallest debt. This process of paying off the smallest debt and moving to the next is to be repeated until you're completely free from debt.

You'll find a payment schedule template on the next page - print as many copies as you need to map out your comprehensive repayment plan. Remember, this is a crucial step in organizing and visualizing your path to financial freedom.

## Example Completed Payment Worksheet

| AcCount | $05 / 24$ | $06 / 23$ | $07 / 23$ | $08 / 23$ | $9 / 23$ | $10 / 23$ | $11 / 23$ |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| KOHLS | $\$ 258.57$ | $\$ 27.13$ |  |  |  |  |  |
| TARGET | $\$ 15.06$ | $\$ 246.50$ | $\$ 240.42$ |  |  |  |  |
| ALLY | $\$ 24.16$ | $\$ 24.16$ | $\$ 57.37$ | $\$ 297.79$ | $\$ 297.79$ | $\$ 104.05$ |  |
| AMEX | $\$ 33.73$ | $\$ 33.73$ | $\$ 33.73$ | $\$ 33.73$ | $\$ 33.73$ | $\$ 227.47$ | $\$ 331.52$ |
| US BANK | $\$ 37.12$ | $\$ 37.12$ | $\$ 37.12$ | $\$ 37.12$ | $\$ 37.12$ | $\$ 37.12$ | $\$ 37.12$ |
| BARCLAYS | $\$ 37.33$ | $\$ 37.33$ | $\$ 37.33$ | $\$ 37.33$ | $\$ 37.33$ | $\$ 37.33$ | $\$ 37.33$ |

## Monthly Payment Worksheet

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