



Take a quick Debt Inventory! List all debts, due dates and amounts:

DEBT	DUE DATE	TOTAL BALANCE	MINIMUM DUE	INTEREST RATE	PAYING ON TIME? YES OR NO

Where can you find this info?
Visit **AnnualCreditReport.com** and check in with your lender!

	Yes	No
Are you borrowing to pay for items you once paid cash for?		
Is an increasing percentage of your income going to debt?		
Are you paying bills with money reserved for something else, like savings or other bills?		
Do you have an adequate emergency fund (or starter fund of at least \$1,000)?		
Do you feel you have extra money available in your current budget that could go to paying down something?		
Have you considered consolidating or refinancing?		
Do you have automatic payments or reminders set up?		
Have you worked with a financial counselor / coach to develop a debt management plan?		

