

## **Debt Payoff Weekly Action Checklist**

Try to do at least ONE thing from this list (more is better!) every week. Check off as many as you can and watch how these small changes can add up to big savings and money gains in your future!



Place this planner near your nightstand, in the kitchen or your desk... anywhere that you manage your finances or pay bills.

| ACTION   | WEEK# | RESULT + NOTES |
|--|-------|----------------|
| Check your credit score*   |       |                |
| Create a realistic budget to cover bills, living expenses and discretionary spending                   |       |                |
| Contact creditors and ask for lower interest rates.<br>If you're past due, ask about repayment options |       |                |
| Pay more than the minimum payment  |       |                |
| Organize debts (Include balances, due dates, interest rates and minimum payments)                      |       |                |
| Start an emergency savings fund- aim for \$1,000   |       |                |
| Talk to someone (accountability partner) about the steps I'm taking to become debt-free                |       |                |
| Use a credit score tracker (ex. CreditKarma)   |       |                |
| Request a free debt relief evaluation  |       |                |
| Follow a debt repayment strategy like the snowball method  |       |                |
| Unsubscribe from free trial offers and store emails  |       |                |
| Cancel unused services and memberships (ex. gym, cable)  |       |                |
| Start paying cash for expenses (put away the plastic   | !)    |                |
| Earn more money to put towards debt  |       |                |
| □  |       |                |

\* If you notice that your score has changed, note that several factors may have affected it, including whether one is enrolled in a debt relief program.

