



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

\* 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.

