

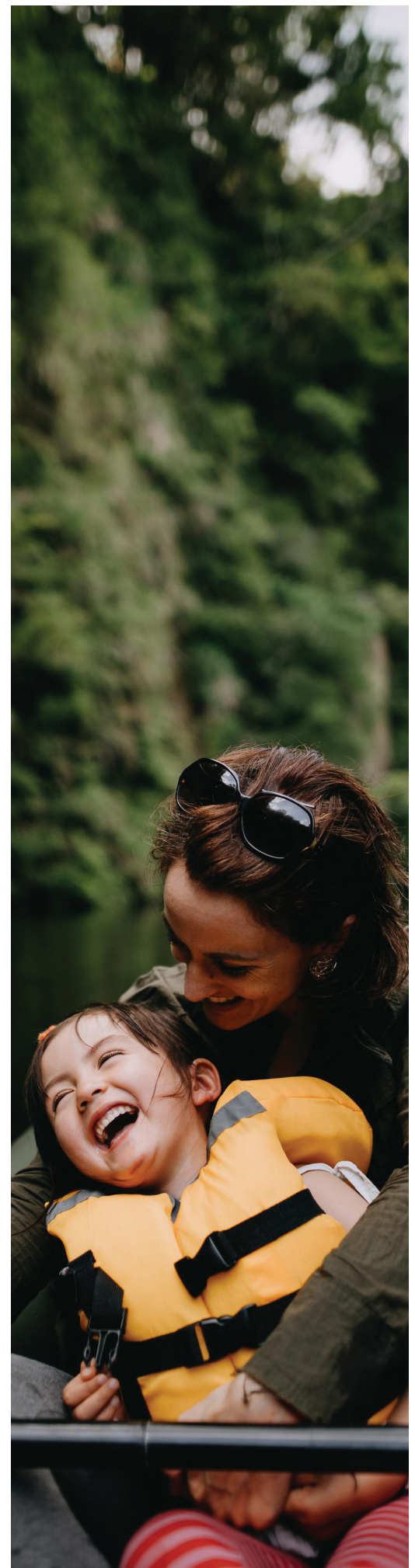


Take control of your debt—you owe it to *yourself*

Credit card. Student loan. Mortgage. It's a fact of life—most of us take on debt at some point. Learn how to manage your debt and keep it under control.

The first step in managing your debt is to get a clear picture of how much debt you actually have. Organizing what you owe can help you make a plan to start paying it down. Use this worksheet to help get started managing your debt.

Liabilities	Amount	Interest rate	Minimum payment
Credit/debt			
Mortgage/rent	\$	%	\$
Home equity loan/line of credit	\$	%	\$
Auto loan	\$	%	\$
Credit card account	\$	%	\$
Credit card account	\$	%	\$
Credit card account	\$	%	\$
Student loan	\$	%	\$
Consumer loan	\$	%	\$
401(k) plan loan	\$	%	\$
Loan against life insurance	\$	%	\$
529 college savings plan account	\$	%	\$
Other	\$	%	\$
Monthly expenses			
Homeowner's association	\$		
Home maintenance	\$		
Utilities	\$		
Water/sewage	\$		
Phone/internet/TV	\$		



Liabilities	Amount
Monthly expenses (continued)	
Lawn care	\$
Gasoline	\$
Car repairs	\$
Commuting expenses	\$
Health insurance (not deducted from paycheck)	\$
Medical (doctor, dentist, and hospital)	\$
Pharmacy	\$
Health club membership	\$
Groceries	\$
Dining out	\$
Entertainment	\$
Clothing	\$
Laundry/dry cleaning	\$
Travel/vacation/hobbies	\$
Pets	\$
Charitable contributions	\$
Total liabilities	\$



Start managing your debt today to help reduce your financial stress and improve your financial situation and overall financial wellness.



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