

## **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. 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		

<sup>\*</sup> 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.