

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"/> _____	_____	_____

* 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.